

IDENTITY THEFT AND YOUR SOCIAL SECURITY NUMBER

Identity theft is one of the fastest growing crimes in America. When a dishonest person has your Social Security number, the thief can use it to get other personal information about you. Most of the time identity thieves use your number and your good credit to apply for more credit in your name. Then, they use the credit cards and do not pay the bills. You do not find out that someone is using your number until you are turned down for credit, or you begin to get calls from unknown creditors demanding payment for items you never bought.

Someone illegally using your Social Security number and assuming your identity can cause a lot of problems.

YOUR NUMBER IS CONFIDENTIAL

Your Social Security number and our records are confidential. We do not give your number to anyone, except when authorized by law. You should be careful about sharing your number with anyone who asks for it (even when you are provided with a benefit or service).

DON'T MAKE IT EASY FOR SOMEONE TO STEAL YOUR NUMBER

Identity thieves get your personal information by:

- Stealing wallets, purses and your mail (bank and credit card statements, pre-approved credit offers, telephone calling cards and tax information);
- Stealing personal information you provide to an unsecured site on the Internet, from business or personnel records at work and personal information in your home;
- Sorting through trash for personal data;

- Posing as someone who legitimately needs information about you, such as employers or landlords, or
- Buying personal information from “inside” sources. For example, an identity thief may pay a store employee for information about you that appears on an application for goods, services or credit.

BE CAREFUL WITH YOUR SOCIAL SECURITY CARD AND NUMBER TO PREVENT THEFT

Show your card to your employer when you start a job so your records are correct. Then, put it in a safe place. **DO NOT** carry your card with you.

HOW CAN I REPORT THAT SOMEONE IS USING MY SOCIAL SECURITY NUMBER?

You should file a complaint with the Federal Trade Commission by:

- Internet—
www.ftc.gov/idtheft
- Telephone—
1-877-IDTHEFT (1-877-438-4338)
- TTY—
1-866-653-4261

If you think someone is using your number for work purposes, you should contact Social Security. One way to find out whether someone is using your number in order to work is to check your *Social Security Statement*. The *Statement* lists earnings posted to your Social Security record. If you find an error on your *Statement*, contact Social Security right away.

WHAT IF I THINK SOMEONE IS USING MY NUMBER AND CREATING CREDIT PROBLEMS FOR ME?

If someone used your Social Security number to get credit, Social Security cannot fix your credit record. To fix your credit record:

- Call the creditors who approved the credit (follow up with a letter).
- File a police report.
- Contact the fraud department of the major credit bureaus. Ask:
 - To have a flag placed on your record, requiring creditors to contact you before approving additional credit using your name and number;
 - How long your account will be flagged and how you can extend the flag, if necessary; and
 - To have a statement added to your credit report—include your name, explain the problem and provide a telephone number where someone can call you.

Request a copy of your credit report from each major credit bureau and check to see if it contains any entries you do not now about. If you are denied credit, you may be entitled to a free copy of your report.



**THE MAJOR CREDIT REPORTING
AGENCIES ARE:**

Equifax

www.equifax.com

Report fraud:

1-800-525-6285

Order a credit report:

1-800-685-1111

P.O. Box 740241

Atlanta, GA 30374-0241

Experian

www.experian.com

Report fraud:

1-888-397-3742

Order a credit report:

1-888-EXPERIAN

(1-888-397-3742)

P.O. Box 1017

Allen, TX 75013-0949

TransUnion

www.transunion.com

Report fraud:

1-800-680-7289

Order a credit report:

1-800-916-8800

Fraud Victim Assistance Department

P.O. Box 6790

Fullerton, CA 92834

OFFICE HOURS AND LOCATIONS

Legal Aid of East Tennessee offices are open from 8:30 A.M. to 5:00 P.M. Monday through Friday.

Executive Director - David Yoder

(865)637-0484

Associate Director - Eric Miller

311 W. Walnut Street	1001 W 2nd North St.
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Fax (423)928-9488	Fax (423)587-4857

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1(800)572-7457	1(800)445-3219
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Linea Gratis en Español 1(866)408-6573

No person in the United States shall, on the grounds of race, color or national origin, be denied the benefits of, or be subjected to discrimination under any program or activity receiving federal financial assistance.

This pamphlet is intended for general information only. The circumstances of every case are different and need to be dealt with on a case-by-case basis. This is not a substitute for the advice of a lawyer. Also, the law may change and may be different from county to county.

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LEGAL AID OF EAST TENNESSEE



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Serving Bledsoe, Bradley, Blount, Carter,
Cocke, Grainger, Greene, Hamblen,
Hamilton, Hancock, Hawkins, Jefferson,
Johnson, Knox, Loudon, Marion, McMinn,
Meigs, Monroe, Polk, Rhea, Sequatchie,
Sevier, Sullivan, Unicoi and Washington
Counties.