

## **Identity Theft**

Identity theft is when someone obtains a person's identifying information, such as a name, address, date of birth, or social security number for fraudulent use. Using this information, an imposter can open new credit card accounts in your name, empty your bank accounts, buy a car, apply for loans and open a cell phone account, to name a few.

The Consumer Services Department wants you to know that guarding your personal information can minimize your chances of becoming a victim of identity theft. The following resources will assist you in keeping your personal information out of the hands of criminals.

## **Federal Identity Theft and Assumption Deterrence Act of 1998**

The Identity Theft and Assumption Deterrence Act makes it a federal crime when someone:

"Knowingly transfers or uses, without lawful authority, a means of identification of another person with the intent to commit, or to aid or abet, any unlawful activity that constitutes a violation of federal law, or that constitutes a felony under any applicable state or local law."

## **Florida Statute 817.568 Criminal use of personal identification information**

Makes it a state crime when someone:

"Willfully and without authorization fraudulently uses, or possesses with intent to fraudulently use, personal identification information concerning an individual without first obtaining that individual's consent."

## **Federal Trade Commission**

Identity Theft Hotline:

Telephone Toll-free: 1-877-IDTHEFT (438-4338);

TDD: 202-326-2502;

Mail:

IDENTITY THEFT CLEARINGHOUSE

FEDERAL TRADE COMMISSION

600 PENNSYLVANIA AVENUE NW

WASHINGTON DC 20580;

Or Online: [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)

## **Credit Bureaus**

### **Equifax - [www.equifax.com](http://www.equifax.com)**

To order your report call: 1-800-685-1111

or write:

PO BOX 740241

ATLANTA GA 30374-0241

To report fraud call: 1-800-525-6285

and write:

PO BOX 740241

ATLANTA GA 30374-0241

### **Experian - [www.experian.com](http://www.experian.com)**

To order your report call: 1-888-EXPERIAN (397-3742)

or write:

PO BOX 2104

ALLEN TX 75013

To report fraud call: 1-888-EXPERIAN (397-3742)

and write:

PO BOX 9532

ALLEN TX 75013

To have your name removed from Experian's marketing lists call: 1-800-407-1088

### **Trans Union - [www.tuc.com](http://www.tuc.com)**

To order your report call: 1-800-916-8800

or write:

PO BOX 1000

CHESTER PA 19022

To report fraud call: 1-800-680-7289

and write:

FRAUD VICTIM ASSISTANCE DIVISION

PO BOX 6790

FULLERTON CA 92634

## **Get Your Free Credit Report**

The Federal Fair and Accurate Credit Transactions Act (FACTA) requires each of the credit bureaus to provide you with a free copy of your credit report, at your request, once every 12 months.

### **To Opt Out of receiving pre-screened credit card offers call:**

1-888-5-OPTOUT (1-888-567-8688). The three major credit bureaus use the same toll-free number to let consumers choose not to receive pre-screened credit offers.

## **Florida Driver Privacy Protection Act**

As of Sept. 13, 1997, Florida residents have the right to protect personal information in their driver license and motor vehicle records from disclosure. A number of exceptions were specified by law; those individuals/businesses will continue to have access to the data.

Mail to:

DEPARTMENT OF HIGHWAY SAFETY & MOTOR VEHICLES  
DRIVER PRIVACY PROTECTION ACT REQUESTS  
PO BOX 7850  
TALLAHASSEE FL 32314-7850

## **Direct Marketers**

The Direct Marketing Association's (DMA) Mail, E-mail and Telephone Preference Services allow consumers to opt out of direct mail marketing, e-mail marketing and/or telemarketing solicitations from many national companies. Because your name will not be on their lists, it also means that these companies can't rent or sell your name to other companies. For more information, visit [www.the-dma.org](http://www.the-dma.org).

### **Direct Mail Lists**

To remove your name from many national direct mail lists write:

DIRECT MARKETING ASSOCIATION  
PO BOX 9008  
FARMINGDALE NY 11735-9014

or

PREFERENCE SERVICE MANAGER  
DIRECT MARKETING ASSOCIATION  
1120 AVENUE OF THE AMERICAS  
NEW YORK NY 10036-6700

Send via fax to: 212-790-1427

## **E-mail Lists**

To remove your e-mail address from national direct e-mail lists visit: [www.e-mps.org](http://www.e-mps.org)

Telephone Solicitation Lists

To avoid unwanted phone calls from many national marketers, send your name, address, and telephone number to:

DMA TELEPHONE PREFERENCE SERVICE  
PO BOX 9014  
FARMINGDALE NY 11735-9014

or

PREFERENCE SERVICE MANAGER  
DIRECT MARKETING ASSOCIATION  
1120 AVENUE OF THE AMERICAS  
NEW YORK NY 10036-6700

Send via fax to: 212-790-1427

Consumer Hotline: 305-375-3677

## **Telemarketers and Florida's Do Not Call List**

The Florida "No Sales Solicitation" Law is designed to relieve residents of unwanted telephone solicitation contacts and ensure consumers of their right to privacy. For \$10 the first year (per number) and \$5 each year thereafter (per number), residents may have their residential, mobile, or pager telephone number included on the Department's "No Sales Solicitation" List which is updated four times each year. Make check payable to: Florida Department of Agriculture and Consumer Services.

Mail to:  
FLORIDA DEPARTMENT OF AGRICULTURE AND CONSUMER SERVICES  
NO SALES SOLICITATION  
407 S CALHOUN STREET  
MAYO BUILDING 2ND FLOOR  
TALLAHASSEE FL 32399-0800

Call: 1-800-HELP-FLA (800-435-7352)

## **National Do Not Call List**

On Monday September 29, 2003 President George W. Bush signed legislation which had received overwhelmingly bi-partisan support in the House and Senate establishing mechanism for a National Do Not Call List to be administered by the Federal Trade Commission.

The law gives consumers the ability to have their telephone numbers placed on a list which telemarketers are not allowed to call and established a regime of penalties for violations. [Click here](#) for details.

## **Privacy Notices**

On July 1, 2001, the federal Gramm-Leach-Bliley Act became effective. This financial privacy law requires financial institutions (banks, credit cards, insurance companies, etc.) to notify their customers about their data sharing policies. It also requires affected companies to give their customers the right to opt out of data sharing with third parties. Contact your financial institution for information.