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Simple steps to help keep your personal information safe

- 1** Don't provide your Social Security number unless it's absolutely necessary. It's the key to your identity.
- 2** Remove extra information from your checks. Merchants cannot require you to write your Social Security number, date of birth or phone number on a check.
- 3** Check your bank and credit card statements as soon as you get them. Report any discrepancies immediately.
- 4** Never give out bank or credit card information over the phone unless you initiated the call and know the business to be reputable.
- 5** Never respond to an e-mail or pop-up message asking you to confirm or verify account information, even if it looks official. Instead, call the customer service number on the company's billing statement to check an account.
- 6** Shop online only with reputable businesses and make sure the site is secure before providing credit card information.
- 7** Shred or destroy any documents that contain account or personal information, including prescriptions, receipts, bank deposit slips, pay stubs, expired credit cards, insurance policies and credit card applications.



- 8** Opt out of unsolicited credit and insurance offers by calling (888) 5-OPTOUT (567-8688). This won't prevent you from getting a loan or credit card, but it will stop pre-screened applications.
- 9** Order a copy of your credit report at least once a year and check it carefully for fraudulent accounts. You are entitled to a free copy from each of the three credit bureaus every 12 months.

Credit Bureau Contact Information

Equifax

P.O. Box 740241
Atlanta, GA 30374-0241
(800) 525-6285
www.equifax.com

Experian

P.O. Box 9532
Allen, TX 75013
(888) EXPERIAN (397-3742)
www.experian.com

TransUnion

Fraud Victim Assistance Division
P.O. Box 6790
Fullerton, CA 92834-6790
(800) 680-7289
www.transunion.com

Your rights.
Your privacy.
Your peace of mind.

**Montana Office of
Consumer Protection**

www.dojmt.gov/consumer
(406) 444-4500 • (800) 481-6896

