

## *A message from Attorney General Luther Strange*



One of the most important jobs of the Attorney General is the protection of Alabama consumers. Our citizens need to be aware of scams that could cost them thousands of dollars or rob them of their identity. My office is working to empower and equip individuals with the information and tools to protect themselves against identity theft and the criminals who prey on the unsuspecting.

In this brochure you will find information about consumer protection. Learn about the important steps you can take to protect your identity.

Sincerely,

*Luther Strange*



Office of  
Attorney General  
Luther Strange  
501 Washington Avenue  
Montgomery, AL 36130

## IMPORTANT CONSUMER PROTECTION RESOURCES:

### **Office of the Attorney General Consumer Protection**

1-800-392-5658

[www.ago.alabama.gov](http://www.ago.alabama.gov)

### **Federal Trade Commission**

1-877-382-4357

[www.ftc.gov](http://www.ftc.gov)

### **Better Business Bureau**

1-800-824-5274

[www.bbb.org](http://www.bbb.org)

### **Annual Credit Report**

1-877-322-8228

[www.annualcreditreport.com](http://www.annualcreditreport.com)

### **Equifax**

1-800-685-1111

[www.equifax.com](http://www.equifax.com)

### **Transunion**

1-800-916-8800

[www.transunion.com](http://www.transunion.com)

### **Experian**

1-888-397-3742

[www.experian.com](http://www.experian.com)

### **United States Postal Inspector**

1-888-877-7644

[www.postalinspectors.uspis.gov](http://www.postalinspectors.uspis.gov)



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## INFORMATION ON HOW TO PROTECT YOUR IDENTITY

### **Consumer Protection Contact Information:**

Local: 334-242-7335

Toll Free: 1-800-392-5658



# AVOID IDENTITY THEFT

Take these precautions to protect your identity:

## Check your credit.

Regularly monitor your credit report. You are entitled to one free credit report each year from three of the major credit agencies. To obtain these reports, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228.

## Secure your mail.

Pick up your mail daily. Prepare in advance for the post office to hold your mail if you are planning a trip out of town. Shred junk mail before discarding it. Take steps to limit the amount of junk mail you receive by calling 1-888-567-8688.

## Protect your social security number.

Be very cautious about giving out your Social Security Number. Always inquire why the person asking needs the number and what measures will be taken to safeguard your information. Never carry your Social Security Card in your purse or wallet.

## Do not talk about private matters in public spaces:

Be aware of your surroundings when carrying on phone conversations about personal affairs in public. You may not be aware of who is listening. Be cautious about giving out personal information over the phone.

# IDENTITY THEFT IS A CRIME

Take these precautions to protect your identity:

## Register for the Do Not Call List

If you add your number to the official Do Not Call List, according to Federal Law, telemarketers will not be able to contact you. Register by calling 1-888-382-1222 or by visiting to [www.donotcall.gov](http://www.donotcall.gov).

## Financial Information.

Limit the information printed on your personal checks. Be stingy about giving out account information. Only carry credit cards needed for specific outings.

## Internet Sharing

Take caution when giving out personal information over the internet. Only shop on secured websites. Use a credit card when internet shopping to ensure the protections of the Fair Credit Billing Act.



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# IF YOU ARE A VICTIM OF IDENTITY THEFT...

## File a Police Report

Identity theft is a crime. Your local law enforcement officers need to know about it. Many creditors will request a copy of a police report as proof that you are a victim of identity theft.

## Contact the Credit Bureaus

Contact all three major credit bureaus immediately and ask that they place a fraud alert on your credit file.

## Dispute

Dispute any account charges that are not yours in writing and send directly to the creditor.

## Contact agencies:

These agencies may offer valuable assistance in regaining your identity:

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### **Federal Trade Commission**

1-877-382-4357

### **Annual Credit Report**

1-877-322-8228

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