

# **Commissioner Sue Gunzburger**

*Broward County Commission, District 6*

## **Protect Yourself Against Identity Theft**

Broward County's Consumer Affairs Division reports that identity theft is emerging as one of the fastest growing crimes and one of the most difficult to identify and resolve. One of the prime reasons for the proliferation of identity theft is that consumers are required to share their personal information, which is often stored in an electronic database.

How can you protect yourself? Here are a few things that you can do to minimize the risk of identity theft.

- Find out why someone needs information about you before you give it to them.
- Never give your credit card number or checking account number to someone who calls you to offer you a prize, free gift or service if you do not know them.
- Ask your bank, doctor's office or other business associates including your employer how they use and protect your personal information.
- Keep your social security number confidential and do not carry it in your wallet.
- Check your credit report at least two times a year. If you have to pay for the service, it's worth it.
- Shred all personal documents before placing them in the garbage.
- Be selective about what you place in an accessible mailbox.
- Do not use your mother's maiden name or last four digits of your social security card as a password for an account.
- Cancel all credit cards you do not use and carry only the credit cards you plan to use.
- If you are not interested in additional credit, you should opt out of pre-approved credit card offers by calling 1-888-5-OPT-OUT.
- Check your credit card and bank statements each month.
- Keep your personal records out of sight and in a safe place.

If you find that you have been a victim of identity theft, notify your creditors in writing that someone else is using your identity. You should notify the local law enforcement agency and request a copy of the police report. Your

credit card company will require you to provide them with a copy of the police report and it may prove helpful in disputing any adverse credit report you incur. Contact the Federal Trade Commission, the agency responsible for prohibiting unfair and deceptive trade practices against consumers. They collect information about identity theft and store such records in a secure database. Call 1-877-FTC-HELP or visit [www.ftc.gov](http://www.ftc.gov). Contact the fraud departments at each of the three credit bureaus: Equifax: (800) 525-6285, Experian: (888) 397-3742 and TransUnion: (800) 680-7289.

If your wallet or purse is stolen, contact your bank. Tell them what bank account information may have been compromised, including account numbers, ATM cards or checks.

It's also a good idea to contact other authorities that specialize in identity theft. The Federal Trade Commission (FTC) runs the ID Theft Hotline and the ID Theft Data Clearinghouse. The FTC Identity Theft Hot Line is: (877) IDTHEFT (438-4338)

In Broward County, our Consumer Affairs Division is always available to provide you with additional information, including brochures and pamphlets on I.D. Theft. They can be reached at [consumer@broward.org](mailto:consumer@broward.org) or by calling 954-357-5350.

As your Commissioner, I am here to help in any way I can. Should you have any concerns, problems or difficulty accessing governmental services, feel free to call me 954-357-7006 or you can email me at [sgunzburger@broward.org](mailto:sgunzburger@broward.org).

Until next month,

Sue Gunzburger  
Broward County Commissioner  
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