

consumer fraud protection

In today's cashless world of credit cards and internet banking, consumer fraud is a constant worry. Here are some resources and general information we have gathered to assist you.

Report a lost wallet, purse, credit cards, or other identify fraud:

- Equifax: 1-800-525-6285 www.equifax.com
- Experian (formerly TRW): 1-888-397-3742
- TransUnion: 1-800-680-7289
- Social Security Administration fraud line: 1-800-269-0271

Check your credit report frequently after any breach occurs in case thieves manage to open new accounts in your name.

Internet purchases – do not use your debit card because this is just like paying cash. You have no recourse if the product is faulty or if the vendor does not deliver.

Phishing is an Internet scam that uses e-mail spam or pop-up messages to deceive you into disclosing credit card numbers, bank account information, Social Security numbers, passwords or other sensitive information. Report phishing or other consumer issues to Federal Trade Commission at www.ftc.gov or call 1-877-FTC-HELP

Free Annual Credit Report - Obtain your free annual credit report each year (available starting June 1, 2005) at www.annualcreditreport.com. Review your report and your credit score to make sure there are no irregularities.

Requests for Your Credit History – You can stop credit card companies from sending you pre-approved card offers by calling 1-888-567-8688 and following the instructions to “opt out” or visit www.optoutprescreen.com.

Credit Score - Your Credit Score estimates the likelihood that you will fail to make payments in the next two to three years. It ranges from 300 – 850. The higher the score, the less risk you represent.

Sales Calls - Contact the National Do Not Call Registry at www.donotcall.gov/default.aspx to avoid being called at home by salespersons.

Direct Mail Marketing - The Direct Marketing Association's (DMA) Mail Preference Service lets you opt out of receiving direct mail marketing from many national companies for five years. When you register with this service, your name will be put on a "delete" file and made available to direct-mail marketers. However, your registration will not stop mailings from organizations that are not registered with the DMA's Mail Preference Service. To register with DMA, send your letter to: Direct Marketing Association, Mail Preference Service, P.O. Box 643, Carmel, NY 10512, or register online at www.the-dma.org/consumers/offmailinglist.html

Email - The DMA also has an EMail Preference Service to help you reduce unsolicited commercial emails. To "opt-out" of receiving unsolicited commercial email, use DMA's online form at www.dmaconsumers.org/offemaillist.html. Your online request will be effective for one year.

Visit the **Florida Office of Attorney General** at www.myfloridalegal.com/consumer to obtain other information and links on consumer protection.