

What can you do to fight identity theft?

By being aware of what information can be stolen and what you can do to protect yourself. One “best practice” you may want to start implementing is to check your credit report once or twice a year to make sure it doesn't have accounts you don't know about.

A recent amendment to the federal Fair Credit Reporting Act requires each of the nationwide consumer reporting companies – Equifax, Experian, and TransUnion – to provide you with a free copy of your credit report, at your request, once every 12 months. But there's only one online source authorized to do so which is annualcreditreport.com. (Beware of other sites that may look and sound similar.) You can also request your reports via phone (877-322-8228) or by mail.

It is entirely your choice whether you order all three credit reports at the same time or order one now and others later. The advantage of ordering all three at the same time is that you can compare them. (However, you will not be eligible for another free credit report from the Central Source for 12 months.) On the other hand, the advantage of ordering one now and others later (for example, one credit report every four months) is that you can keep track of any changes or new information that may appear on your credit report.

For additional information visit the following website:

Federal Trade Commission: <http://www.ftc.gov/bcp/edu/microsites/idtheft/>