

## CONSUMER AFFAIRS OFFICE

Township of Livingston

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### IDENTITY THEFT ALERT

It was recently reported that the parent company of two discount department stores disclosed thefts of consumer data from its computers. While this took place in early December, it was just reported to the public. This theft included information on customers' major credit cards, each store's own cards and checks. This is a recurring problem that many major retailers and other businesses have reported in the past, and it will probably continue.

While the media reported this, their suggestions on what potential actions should be taken by affected consumers, were limited. Further, most major credit card issuers (Visa, Bank of America and American Express) have stated they are on the alert for unusual activity involving their card holders, but that might not be sufficient to protect you, to avoid use of your cards and/or identity theft.

Here are some suggestions, provided by the media and our local Consumer Affairs Office, on what you can do to protect yourself.

1. Alert your card issuer of the problem.
2. Immediately freeze and change your credit card, by having a new number issued.
3. Periodically monitor your bills, which most credit card issuers allow be done through the Internet. Do not wait until you receive your bill.
4. Notify the various credit agencies and ask for copies of their most recent statements on you, to see if anyone has undertaken to apply for credit in your name. Advise them of any unauthorized activity. Usually, you are entitled to a free report annually, but even if a small charge is imposed, it may be worth it.
5. If you paid for a purchase by check, call your bank and arrange for a replacement account, freezing the use of your current account.

You should be aware that many stores require some secondary identification, like a driver's license, when a check is used for payment. This number is sometimes written on your check. If your driver's license information is stolen, report this to Motor Vehicles and ask them to freeze the issuance of duplicate licenses. Of course, in today's electronic age, this will not prevent a phony license from being created using your identity. But, notifying your bank and credit card issuers might minimize your risk and exposure.