

OAKLAND CO. SHERIFF'S OFFICE

Sheriff Michael J. Bouchard

Place a "Fraud Alert" on your credit reports, and review the reports carefully.

The alert tells creditors to follow certain procedures before they open new accounts in your name or make certain changes to your existing accounts. The three nationwide consumer reporting companies have toll-free numbers for placing an initial 90-day fraud alert; a call to one company is sufficient:

Equifax: 1-800-525-6285

Experian: 1-888-EXPERIAN (397-3742)

TransUnion: 1-800-680-7289

For a more permanent answer to fraud, also place a "fraud victim statement" on your records.

Experian: *On the web at:* www.experian.com/consumer/index.html

To order your report, call: (888) Experian (397-3742) or write to: P.O. Box 2104, Allen, TX 75013

To report fraud, call: (888) Experian (397-3742) / TDD: (800) 972-0322 and write to: P.O. Box 9532, Allen TX 75013

Trans Union: *On the web at:* www.transunion.com

To order your report, call: (800) 916-8800 or write to P.O. Box 1000, Chester, PA 19022

To report fraud, call: (800) 680-7289 / TDD: (877) 553-7803 and write to: Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92634-6790

Equifax: *On the web at:* www.equifax.com

To order your report, call: (800) 685-1111 or (800) 270-3435 or write to: P.O. Box 740241, Atlanta, GA 30374-0241

To report fraud, call: (800) 525-6285 / TDD: (800) 255-0056 and write to: P.O. Box 740241, Atlanta, GA 30374-0241

If you suspect you have been a victim of Credit or Internet Fraud and/or Identity Theft, contact your local law enforcement agency and the following to report the incident:

U.S. Postal Inspection Service

On the web at: www.usps.com/postalinspectors/fraud/IdentityTheft.htm

U.S. Governments Central Identity Theft Clearing House (FTC Controlled)

On the web at: www.consumer.gov/idtheft/

Internet Fraud Complaint Center (IFCC) runs jointly by the FBI and NW3C

On the web at: www1.ifccfbi.gov/index.asp

Social Security Administration (Office of the Inspector General)

On the web at: www.ssa.gov/oig/index.htm

Federal Trade Commission - Consumer Protection Information/Complaints

On the web at: <http://www.ftc.gov/ftc/consumer.htm>

The Michigan Secretary of State

Have a “**verify driver’s identity**” placed on your driving record/history.

On the web at: www.michigan.gov/sos/

Phone # : (517) 322-1589

Travel Scams –

-U.S. Dept. of Transportation (DOT) at 202-366-2396

Non-profit

- Check 990s at GuideStar www.guidestar.org

Before you donate, check to see if the charity is legitimate

- www.charitywatch.org: 773-529-2300

Real Estate

- The U.S. Department of Housing and Urban Development at 202-708-0502
- Financial Industry Regulatory Authority (FINRA) may provide a disciplinary history on a broker or firm. FINRA BrokerCheck: 800-289-9999 or www.finra.org

Medicare

- If you are interested in the benefits available to you as a Medicare beneficiary, visit the federal government's Medicare web site (www.medicare.gov) or call 800-MEDICARE (800-633-4227).

Directory of Elder Abuse Prevention Resources

- The National Center on Elder Abuse www.ncea.aoa.gov
 - Click on "Find State Resources"
- Call 800-677-1116

The federal agency that advocates for older persons

- www.aoa.gov

Consumer Action provides non-legal advice and referrals on consumer problems

- Web site: www.consumer-action.org
- Hotline: 415-777-9635
- TTY: 415-777-9456
- E-mail: hotline@consumer-action.org

OPTING OUT

To opt out of receiving pre-screened credit card offers

Call: 1-888-5-OPTOUT (1-888-567- 8688). The three major credit bureaus use the same toll-free number to let consumers choose not to receive pre-screened credit offers.

DIRECT MARKETERS

1) To remove your name from many national direct mail lists, write to:

Direct Marketing Association

P.O. Box 9008

Farmingdale, NY 11735-9014

2) To remove your e-mail address from many national direct e-mail lists, visit www.e-mps.org

3) To avoid unwanted phone calls from many national marketers, send your name, address, and telephone number to:

DMA Telephone Preference Service

P.O. Box 9014

Farmingdale, NY 11735-9014

* Also, contact the National **“Do Not Call Registry”** via the Federal Trade Commission at:

www.ftc.gov/bcp/online/edcams/donotcall/index.html