

Avoiding Identity Theft

Identity theft is a serious crime, one that affects millions of Americans each year according to statistics published by the Federal Trade Commission (FTC). Identity theft occurs when someone steals your personal information in order to commit fraud or other crimes such as opening credit in your name or using your information to make unauthorized purchases.

Unfortunately, anyone can be victimized and it can cost you hundreds of dollars and many hours of your time to repair the damage that can be done to your credit and your personal reputation. LPL Financial is committed to protect your privacy, but there are steps that you can take to reduce your risk in identity theft.

- Shred all documents containing personal information before you discard them.
- Protect your Social Security number. Don't carry your Social Security card with you and do not provide it to anyone unless absolutely necessary.
- Keep your personal information in a secure place.
- Never click on unsolicited emails and do not provide passwords or personal information on sites that you do not know or look unfamiliar.
- Monitor your accounts and billing statements for any unusual activity and take immediate action when you spot it.
- Check your credit reports annually from all three major credit bureaus: Equifax, Experian, and TransUnion. Place fraud alerts on your credit report with the credit bureaus if you suspect suspicious activity.
- Close any accounts where suspicious activity has occurred or that are no longer active or being used by you.
- If you become a victim of identity theft, file a police report and report your incident to the Federal Trade Commission.

(Continued on reverse)

If you do become a victim of identity theft, here are the steps you should immediately take:

- Contact the financial institution immediately where the suspicious activity occurred to let them know of the incident and possible fraudulent activity.
- File a complaint with the Federal Trade Commission. Their Identity Theft Hotline can be reached, toll-free at (877) 438-4338. Any suspicious emails or calls should also be reported to the Federal Trade Commission
- File a police report with your local police department.
- Notify your major creditors. Contact your credit card companies to check for fraudulent charges and to stop future charges.
- Place a fraud alert on your credit bureau reports and review your reports for any suspicious activity. You only need to contact one of the reporting agencies to place the alert on your report. That agency is required to notify the other agencies. The contact information for the credit bureaus is as follows:

Equifax Credit Information Services, Inc.

P.O. Box 740241
Atlanta, GA 30374
(888) 766-0008

TransUnion Fraud Victim Assistance Department

P.O. Box 6790
Fullerton, CA 92834
(800) 680-7289

Experian

475 Anton Blvd.
Costa Mesa, CA 92626
(714) 830-7000
(888) 397-3742

If you would like more information about identity theft, please contact:

Federal Trade Commission

Consumer Response Center
600 Pennsylvania Avenue NW
Washington, DC 20580
(877) FTC-HELP [877-382-4357]
www.ftc.gov click on Avoid ID Theft