

What Does Identity Theft Mean?

Identity theft is the crime of obtaining the personal or financial information of another person for the sole purpose of assuming that person's name or identity in order to make transactions or purchases.

Or some basics from the 'Identity Theft Victims Guide': <http://www.privacyrights.org/fs/fs17a.htm>

How to protect yourself

The following is from the Federal Trade Commission website:

<http://www.ftc.gov/bcp/edu/microsites/idtheft/consumers/detect.html>

You should monitor your accounts and bank statements each month, and check your credit report on a regular basis.

You should also stay alert for the signs of identity theft, like:

-Accounts you didn't open and debts on your accounts that you can't explain.

-Fraudulent or inaccurate information on your credit reports, including accounts and personal information, like your Social Security number, address(es), name or initials, and employers.

-Failing to receive bills or other mail. Follow up with creditors if your bills don't arrive on time. A missing bill could mean an identity thief has taken over your account and changed your billing address to cover his tracks.

-Receiving credit cards that you didn't apply for.

-Being denied credit, or being offered less favorable credit terms, like a high interest rate, for no apparent reason.

-Getting calls or letters from debt collectors or businesses about merchandise or services you didn't buy.

Early detection of a potential identity theft can make a big difference. Keep an eye out for any suspicious activity by routinely monitoring:

Your financial statements. Monitor your financial accounts and billing statements regularly, looking closely for charges you did not make.

Your credit reports. Credit reports contain information about you, including what accounts you have and how you pay your bills. The law requires each of the major nationwide consumer reporting agencies to provide you with a free copy of your credit report, at your request, once every 12 months. If an identity thief is opening credit accounts in your name, these accounts are likely to show up on your credit report. To find out, order a copy of your credit reports.

Once you get your reports, review them carefully. Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain. Check that information, like your Social Security number, address(es), name or initials, and employers are correct. If you find fraudulent or inaccurate information, get it removed. See Correcting Fraudulent Information in Credit Reports to learn how. Continue to check your credit reports periodically, especially for the first year after you discover the identity theft.

Important Information

Federal Trade Commission Website

IDtheft.gov

Identity Theft Assistance Center

Credit Report Agencies

Annual Credit Report

Equifax

Experian

TransUnion

What is the earliest date at which suspicious activity might have occurred due to this data breach?

Although it has only now been identified that this information has been lost the last known possession of this misplaced hard drive was November of 2009. If the data has been misused or otherwise used to commit fraud or identity theft crimes, it is likely individuals may have noticed suspicious activity since that time.

Where should I report suspicious or unusual activity?

The Federal Trade Commission recommends the following four steps if you detect suspicious activity:

• Step 1 – Contact the fraud department of one of the three major credit bureaus:

1. Equifax: 1-800-525-6285; www.equifax.com ; P.O. Box 740241, Atlanta, GA 30374-0241.

2. Experian: 1-888-EXPERIAN (397-3742); www.experian.com ; P.O. Box 9532, Allen, Texas 75013.

3. TransUnion: 1-800-680-7289; www.transunion.com ; Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790.

• Step 2 – Close any accounts that have been tampered with or opened fraudulently.

• Step 3 – File a police report with your local police or the police in the community where the identity theft took place.

• Step 4 – File a complaint with the Federal Trade Commission by using the FTC's Identity Theft Hotline by telephone: 1-877-438-4338, online at www.consumer.gov/idtheft, or by mail at Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington DC 20580.

Where can I get further, up-to-date information?

Further Questions?: Call: 1-501-212-5020.