

Erik Puthoff

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Summary of Information from the speaker on fraud at the February luncheon, Erik Puthoff. His contact information is listed above.

Phone numbers for the credit bureaus. Information on these can be found on the FTC website: IdentityTheft.gov - Credit Bureau Contact Information

Equifax - 800-685-1111

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

TransUnion - 888-909-8872

Blocking access to your social security number. You can find more information on the Social Security Administration Website here: EN-05-10220 - How You Can Help Us Protect Your Social Security Number and Keep Your Information Safe (March 2024)

- a. To block access to your SSN:
 - i. Call the Social Security Administration at (800) 772-1213
 - ii. Let them know you'd like to block access to your SSN.
 - iii. Provide additional proof of identity, such as a driver's license or passport.
2. **Checking your credit reports for free.** There is a way for all Americans to check their credit reports once each year. You can check your credit reports with individual credit bureaus, but a cost is usually associated with that.

- a. The website to check your credit report with each of the three bureaus for free is AnnualCreditReport.com.
3. **Filing a police report with your local Police Department.** If you believe you have fallen victim to identity theft or fraud, or if you believe your information has fallen into the wrong hands, you'll want to follow these steps right away:
- a. Report to the FTC: file an identity theft report with the Federal Trade Commission online (IdentityTheft.gov) or by phone at (877) 438-4338.
 - b. Place a fraud alert: Contact one of the three credit bureaus to place a fraud alert on your credit report, which will require businesses to verify your identity before extending credit in your name. You can do this by calling a credit bureau or visiting their website.
 - c. Review credit reports: Check your reports at Annual Credit Report.com
 - d. Contact your financial institution: Inform all your banks/credit unions about the potential identity theft and dispute and unauthorized transactions.
 - e. File a police report: Even if the theft appears online, file a report with your local police department. This provides a documented record of the crime, which is crucial for disputing fraudulent charges with creditors, credit bureaus, and other companies when trying to clean up your credit history and recover from the damage caused by the identity theft.
 - i. In Spokane, you can call Crime Check at (509) 456-2233. You can also do this online at Online Reports - SREC 911
 - f. Change passwords: Update your passwords on all online accounts, including email, banking and social media.