Last year 10 million Americans suffered financial loss, personal embarrassment and frustration because someone - often a stranger they have never met, in another city, state or even another country - stole and misused their confidential financial information. You don't have to be wealthy or well-known to be a target. Victims include senior citizens, working people, teenagers, and even infants. Anyone with a Social Security number, bank account, or credit card is at risk.

CREDIT BUREAUS

To order your report, call: 800-685-1111
To report fraud, call: 800-525-6285

Experian
www.experian.com
To order your credit report or report fraud, call: 888-EXPERIAN (397-3742)

TransUnion
www.transunion.com
To order your report, call: 800-888-4213
To report fraud, call: 800-680-7289
or write: Fraud Victim Assistance Dept., P.O. Box 6790, Fullerton, CA 92834-6790

LEARN MORE ABOUT ID THEFT

Federal Trade Commission
www.ftc.gov

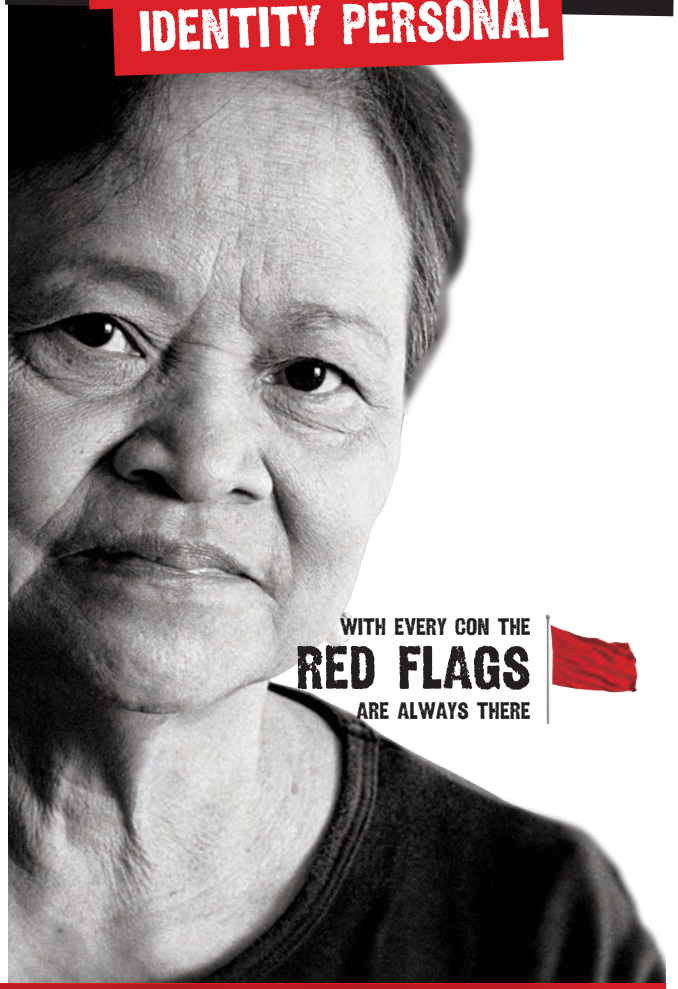
New Mexico State Police
www.dps.nm.org

Identity Theft Resource Center
www.idtheftcenter.org

New Mexico
Regulation and Licensing
Securities Division
2550 Cerrillos Rd
Santa Fe, NM, 87505
1.800.704.5533
www.redflagsnm.com

PROTECTING YOUR IDENTITY

KEEPING YOUR IDENTITY PERSONAL



New Mexico Regulation and Licensing
Securities Division
redflagsnm.com | 1.800.704.5533

WHAT IS IDENTITY THEFT?

Identity theft is one of the fastest-growing crimes both in the U.S. and around the world. This form of fraud cost American businesses and consumers an estimated $400 million last year alone. The average victim spends about $1,400 in expenses and 600 hours in time to clear his or her name after personal financial information is stolen and misused.

The identity thief may loot your bank account, run up huge bills on your credit cards, obtain new credit cards in your name, and use your credit history to buy a car or borrow money from a bank. Using your Social Security number, a thief can even obtain a driver's license or passport in your name and use those documents to commit other crimes that you could be blamed for. Identity Theft victims can spend months or even years in untangling the confusion, restoring their credit rating, and clearing their names.

Banks, credit card issuers and law enforcement agencies are all taking steps to crack down on the crime of Identity Theft. But the first and most effective line of defense is with you.

GUARD YOUR PRIVACY

CLEAN OUT YOUR WALLET AND PURSE

Don't carry PIN numbers, checking account statements, Social Security card, or other confidential information with you.

SECURE PERSONAL INFORMATION AT HOME

Keep bank statements, credit card bills, tax returns and other financial records locked up where a thief is unlikely to find them.

GUARD YOUR MAIL AND SHRED YOUR TRASH

Keep track of your monthly bank and credit card statements to make sure you receive them. Foil "dumpster divers" by shredding or burning financial info before discarding it.

DON'T GIVE OUT CONFIDENTIAL INFORMATION OVER THE PHONE

No bank, mortgage lender, or government agency will call and ask you for your Social Security number, bank account number, PIN, or other private financial information. Be suspicious of anyone who does.

BE A WARY WEB SURFER

If you use your home computer to access the Internet, install "anti-virus" and anti-spyware software and update it regularly. Don't store confidential financial information on your computer hard drive.

ORDER A COPY OF YOUR CREDIT REPORT

At least once a year order a copy of your report from each of the three major credit rating agencies and review it carefully.

HOW THIEVES CAN STEAL YOUR PRIVATE INFORMATION

- They steal your wallet or purse containing your driver's license, credit and ATM cards, and other personal identification.
- They trick you into revealing information over the phone by impersonating government agents, law enforcement officers, bankers or mortgage lenders.
- They pilfer your mail, including bank and credit card statements, pre-approved credit card offers, new checks and tax returns.
- They file a bogus "change of address form" with the Post Office to divert your mail to another location.
- They rummage through your trash - or trash discarded by restaurants, stores and other businesses - in search of personal data.
- They pose as a landlord, employer or someone else with a legitimate need for the information to obtain your confidential credit report.
- They burglarize your home to steal cancelled checks, tax returns, credit card bills, and other personal files.
- They scam you over the Internet by using e-mail to lure you to a legitimate-looking but fake web page that pretends to be a bank, mortgage lender, or government agency site.
- They steal files out of offices where you're a customer, employee, client or patient, sometimes by bribing an employee, or by "hacking" into the company's computers.
- They secretly plant "spyware" and other hidden software on your home computer to copy files, track your Internet use, or capture PIN numbers and passwords stored on your computer.

HOW TO FIGHT BACK

CONTACT THE CREDIT BUREAUS LISTED ON BACK

Report that another person is fraudulently obtaining credit in your name. Ask them to flag your file with a fraud alert and provide you with a copy of your current credit report. Review that report carefully and write to the credit bureaus asking them to remove items generated by the fraud.

CLOSE ANY BANK AND CREDIT ACCOUNTS THAT HAVE BEEN TAMPERED WITH

Do not cancel all your credit cards - it can be difficult to get new credit while you are clearing up the confusion.

CALL THE FTC'S IDENTITY THEFT HOTLINE TOLL-FREE AT 877-IDTHEFT 877-438-4338

Counselors will take your complaint and advise you on how to deal with the credit-related problems that could result. The FTC "ID Theft Affidavit" simplifies the process of disputing charges with companies where a new account was opened in your name but without your permission or knowledge.

FILE A COMPLAINT

Contact your local police or the police in the community where the identity theft took place. Keep a copy of that report.