



## Washington State Department of Financial Institutions

P.O. Box 41200 Olympia, WA 98504-1200

1.877.RING.DFI • [www.dfi.wa.gov](http://www.dfi.wa.gov)

*Regulating financial services to protect and educate the public and promote economic vitality*

### **Protect Yourself from becoming a victim of Identity Theft**

- **Check your credit report** frequently (1 time a year from each of the 3 major bureaus).  
[www.annualcreditreport.com](http://www.annualcreditreport.com)
- **Check bills, banks, and credit card statements** frequently.
- **Opt out** of pre-screened credit offers.
  - 888-5OPT-OUT or [www.optoutprescreen.com](http://www.optoutprescreen.com)
- **Register with the do not call registry** at [www.donotcall.gov](http://www.donotcall.gov)
- **Learn more about the types of scams you need to watch for** at [www.lookstoogoodtobetrue.com](http://www.lookstoogoodtobetrue.com) and [www.dfi.wa.gov/consumers/alerts.htm](http://www.dfi.wa.gov/consumers/alerts.htm)

### **What to do if you become a victim of Identity Theft**

- **Contact your financial institution.**
- **Close the account.**
- **Place a fraud alert** on your credit reports.
  - Equifax: 1-800-525-6285
  - Experian: 1-888-EXPERIAN
  - TransUnion: 1-800-680-7289
- **File a police report.**
- Possibly, **request a security freeze.**
  - Requesting A Freeze <http://www.atg.wa.gov/freezecharts.aspx>
  - **Identity theft victims and adults ages 65 and older are able to place a freeze for free.** Consumers who aren't entitled to a free freeze pay up to \$10 per bureau.
  - **As of Sept. 1, 2008, anyone can request a security freeze.**
- File a complaint with the Washington AG's Office. [www.atg.wa.gov](http://www.atg.wa.gov)
- File a complaint with the Internet Crime Complaint Center <http://www.ic3.gov>
- Get more information at [www.crimevictims.gov](http://www.crimevictims.gov)

### **What if a student becomes a victim of Identity Theft**

- **Office of Crime Victims Advocacy**
  - Voice within government for the needs of crime victims in Washington State
  - (800) 822-1067 Hotline
  - [www.ocva.wa.gov](http://www.ocva.wa.gov)

### **Additional Resources**

- **FTC** [www.ftc.gov/idtheft/](http://www.ftc.gov/idtheft/)
- **On Guard Online**
  - [www.onguardonline.gov](http://www.onguardonline.gov)
  - LOTS of great information & games, videos, etc. to get kids interested.
- **Attorney General's Office** [www.atg.wa.gov](http://www.atg.wa.gov)
- **DFI** [www.dfi.wa.gov/consumers/campaigns.htm](http://www.dfi.wa.gov/consumers/campaigns.htm)
- **Financial Fraud Enforcement Task Force** [www.StopFraud.gov](http://www.StopFraud.gov)



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### Protect Your Credit Score Resources

- **FICO® scores are calculated based on your rating in five general categories:**
  - Payment history - 35%
  - Amounts owed - 30%
  - Length of credit history - 15%
  - New credit - 10%
  - Types of credit used - 10%
  
- **You are entitled to 1 free credit report a year from each of the 3 major credit bureaus.** You may request your credit report online, over the phone, or through the mail. **You can purchase your credit score** when retrieving your free credit report or by contacting one of the nationwide consumer credit reporting companies.
  - **Equifax** - [www.equifax.com](http://www.equifax.com)
  - **Experian** - [www.experian.com](http://www.experian.com)
  - **TransUnion** - [www.transunion.com](http://www.transunion.com)
  - **VantageScore** - [www.vantagescore.com](http://www.vantagescore.com)
  
- **For more information, visit the official Web site of the 3 major credit bureaus -** [www.annualcreditreport.com](http://www.annualcreditreport.com)
  
- **Get more information at the National Foundation for Credit Counseling -** <http://www.nfcc.org/>
  
- **Fair Isaac Corporation - Your Credit Score** [http://www.pueblo.gsa.gov/cic\\_text/money/creditscores/your.htm](http://www.pueblo.gsa.gov/cic_text/money/creditscores/your.htm)
  
- **FTC - Information about Credit** <http://www.ftc.gov/credit> and [www.federalreserve.gov/creditcard](http://www.federalreserve.gov/creditcard)
  
- **Annual Credit Report** [www.annualcreditreport.com](http://www.annualcreditreport.com)  
A blog that walks you through how to get your FREE credit report:  
<http://www.getrichslowly.org/blog/2009/10/27/how-to-get-your-free-credit-report-online-a-step-by-step-guide/>

VantageScore 501-990 ABCDF

FICO Score 300-850

Equifax: Call 1-888-202-4025 or visit [www.equifax.com/vantagescore/lenders.html](http://www.equifax.com/vantagescore/lenders.html).

Experian: Call 1-888-414-1120 or visit [www.experian.com/products/vantagescore.html](http://www.experian.com/products/vantagescore.html).

TransUnion: Call 866-922-2100 or visit

[www.transunion.com/corporate/vantageScore/index.html](http://www.transunion.com/corporate/vantageScore/index.html)