

CONSUMER ALERT

Providing consumers with knowledge to make informed decisions

A Publication of the South Carolina Department of Consumer Affairs

Philip S. Porter, Administrator/Consumer Advocate

How to Protect Your Privacy

A Lesson on Identity Theft

We've all heard the recent rise in concerns over privacy. You may be asking yourself, "Should I be concerned about my privacy?" According to the Department of Consumer Affairs, we should all take the necessary precautions to protect our privacy.

There are many different issues in regards to privacy. One is identity theft. Identity theft occurs when a person, without permission and with intent, uses the financial resources of another person for his/her own personal use or for third party use.

The 1990's spawned a new variety of crooks called identity thieves. Their livelihood depends on your everyday transactions. Each transaction requires you to share personal information, whether it your Social Security number (SSN); your bank and credit card account numbers; your income; or your name, address, and phone number. Identity thieves can take bits and pieces of your personal information and appropriate it without your knowledge to commit fraud or theft. An all too common example is when an identity

thief uses your personal information to open a credit card account in **your name!**

On the average day, you may mail your tax returns, order new checks, call home on your cell phone, or apply for a credit card. Perhaps you do not give these everyday actions a second thought; but, someone else may. The idea that your identity can be stolen is frightening.

Can you completely prevent identity theft from occurring? The answer is probably not, especially if someone is determined to commit the crime. However, you can minimize your risk by managing your personal information wisely, cautiously, and with heightened sensitivity.

Minimizing Your Risk

- * Before you reveal any personal identifying information, find out how it will be used and whether it will be shared with others.
- * Pay attention to your billing cycles and follow up with creditors if your bills do not arrive on time.
- * Guard your mail from theft by depositing outgoing mail in post office collection boxes or at your local post office and promptly remove mail from your mailbox after it has been delivered.
- * Put passwords on your credit card, bank, and phone accounts.
- * Minimize the identification information and the number of cards you carry to what you will actually need.
- * Do not give out personal information on the phone, through the mail, or over the Internet unless you have initiated the contact or know who you are dealing with.
- * Keep items with personal information in a safe place.
- * Be cautious about where you leave personal information in your home.
- * Find out who has access to your personal information at your work.
- * Give your SSN only when absolutely necessary.
- * Once a year, order a copy of your credit report from each of the three major credit reporting agencies:

CONSUMER CRUSADER SAYS:



The bottom line:
Protect your personal information.
It's your choice!

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Equifax: 1-800-685-1111
Experian: 1-888-397-3742
Trans Union: 1-800-916-8800

Consumer Education

Although you have taken the necessary precautions to protect your privacy, your personal information may still be hijacked or misappropriated by an identity thief. If you feel you are a victim of identity theft, there are some necessary steps you should take.

Step #1

Contact the fraud department of each of the three major credit bureaus.

Step #2

Contact the creditors for any accounts that have been tampered with or opened fraudulently.

Step #3

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

If you have become a victim of identity theft and would like to learn more about identity theft or to arrange for a speaker, please contact:

Sherry King

S.C. Dept. of Consumer Affairs

1-800-922-1594

king@dca.state.sc.us

Announcements

June 2, 2001

“Message in Our Music Project 2001,” a pilot project sponsored by The South Carolina Department of Alcohol and Other Drug Abuse Services, will hold regional rap and hip-hop song competitions.

For more information contact:

Kelly Davis at (803) 896-5569

June 18 - 20, 2001

The “2001 Summer Consumer Education Institute For Teachers,” a professional development session, sponsored by The South Carolina Department of Consumer Affairs is now accepting applications.

For more information visit:

www.state.sc.us/consumer

SCDCA Hosts

“Advertisements Demand Sense”

The South Carolina Department of Consumer Affairs invited 40 midlands fourth and fifth graders to a conference on understanding advertisements. It was held on Wednesday, April 25, 2001 from 9:30 to 11:30 at the South Carolina Educational Television Telecommunications Center. The conference was designed to assist young students to become smarter about shopping. It also gave the children a few fundamental and fun lessons in the basics of understanding advertising/commercials and learn a few things about savvy shopping.

Nationwide, children spend billions of dollars for millions of products—toys, video games, clothing, music, food, and more. Our youth are bombarded with commercial messages from so many sources every single day. Among the “top tips” offered were:

*** Read between the lines and separate fact from fiction when reading an ad or listening to a commercial;**

*** Think before you buy;**

*** Ask questions and talk to friends, parents, teachers and others who might be familiar with the product you are interested in;**

*** Shop around by telephone and compare store prices, models, and return policies.**

This was the first of several advertising/commercial conferences that the Department plans to hold around the state for fourth and fifth graders.

We want to thank Cathy Ellis and Amanda Ulman from the Columbia Advertising Council for helping us to teach young students their rights and responsibilities as consumers.



SCAMS

Yellow Pages Invoice

Businesses across the country are receiving what appear to be invoices for ad space in the familiar, locally distributed, Yellow Pages directories. But, in fact, some of these “invoices” are solicitations for listings in alternative business directories that differ from the well-known Yellow Pages. These alternative directories often are not widely distributed, or may not be published at all. Businesses are being deceived into paying for what they erroneously believe to be their usual Yellow Pages ad.

Fast Facts:

*** Beware of ad solicitations that look like invoices.**

*** Do not assume you are dealing with your local Yellow Pages publisher simply because the familiar “walking fingers” logo and the name “Yellow Pages” appear on the solicitation. The “walking fingers” logo and name “Yellow Pages” are not protected by federal trademark registration or copyright.**

*** Check with The South Carolina Department of Consumer Affairs if you have questions about Yellow Pages directory as solicitation.**

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