



"Our Focus is on Your Future"™

PROTECTING YOURSELF AGAINST IDENTITY THEFT


Use this check list as a guide to help protect yourself against identity theft. No one is immune; however, these steps will significantly reduce your chances of becoming a victim and will reduce the extent of any damage!

EARLY DETECTION IS THE BEST DEFENSE!!!

- Opt Out!! Notify companies that you do NOT want your personal information shared or sold.**
 - a. The 3 primary Credit Bureaus are selling your credit information to anyone who wants it (which is why you receive volumes of credit card offers!)
 - Go to www.optoutprescreen.com to opt out for a period of 5 years, OR print out the form, sign it and mail it in to opt out for life! This site notifies all 3 bureaus!
 - b. Watch for the annual Privacy Policy mailing that you should receive from each company that you have an account with. Read it carefully, to determine what you need to do to "opt out" with them.
- Check your credit report on a regular basis by using: www.annualcreditreport.com**
 - 1. If you do not suspect a problem, you could request one report from each of the 3 bureaus, every 4 months (the credit reports are free; although, they will charge for a score):
 - a. In January, request your FREE report from Equifax.
 - b. In May, request your FREE report from Experian.
 - c. In September, request your FREE report from TransUnion.
 - d. In January, start your cycle over. **Put this on your calendar!**
 - 2. Check your credit card statement each month and verify each charge.
 - 3. **If you DO suspect a problem or you know that you have a problem on your credit report, you should refer to our Identity Theft Checklist!**
- Take advantage of a "Security Freeze" to lock down your credit from anyone from opening new accounts!**

Go to each of the 3 primary Credit Bureaus, individually, to create your "Freeze."

 - www.equifax.com
 - www.experian.com
 - www.transunion.com
- Do not provide your account numbers or passwords to any one you do not know.
- Do not donate money over the phone, unless you have asked them to contact you.
- Do not provide your social security number to anyone over the phone.
- Do not open email attachments from anyone you do not know.
- Do not log onto your financial account through a link provided in any email from an unknown source or through an email that you were not expecting (if it is legitimate, your account representative should have let you know in advance).
- Use a Post Office Box (locking mailboxes are easy targets!).
- Be aware of who is around you when using any ATM banking machine.
- Take store receipts home and shred them yourself.
- Shred any mail or invoices with your name or account numbers on them.



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