



## Credit Reporting Bureaus

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### Credit Reports

The Fair Credit Reporting Act allows you to order one free copy of your credit report from each of the three major credit bureaus every 12 months. The three major credit bureaus are Equifax, Experian, and TransUnion.

To order your free report(s), you must visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. Do not contact the credit bureaus directly as they only provide free annual credit reports through the above website and toll-free number.

You may order your reports from each of the three credit bureaus at the same time; however, it may be beneficial to stagger your requests throughout the year to monitor the accuracy and completeness of the information in your reports.

### Opt-Out From Credit Card Offers

You may opt-out of receiving pre-screened credit card offers.

**To opt-out for five years:** visit [www.optoutprescreen.com](http://www.optoutprescreen.com) or call 1-888-OPT-OUT (1-888-567-8688). This website and toll-free number is used by the three major credit bureaus.

**To opt-out permanently:** you may begin the permanent Opt-Out process online at [www.optoutprescreen.com](http://www.optoutprescreen.com).

## Computer/Internet Precautions

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- Create unique passwords that are 8-10 characters in length and use a combination of uppercase and lowercase letters, numbers, and special characters.
- Keep unique passwords for each account and change them every six months. Change immediately if a password has been compromised.
- Never write down or share your passwords.
- Make sure there are adequate security measures in place to protect information submitted online when using your computer for financial transactions. Look for the “lock” icon on the browser status bar and the “https” at the beginning of the website address.

### Report Suspicious Contacts

#### Federal Trade Commission

[www.consumer.ftc.gov](http://www.consumer.ftc.gov)  
1-877-FTC-HELP

#### South Dakota Attorney General

[www.atg.sd.gov/Consumers/HandlingComplaints.aspx](http://www.atg.sd.gov/Consumers/HandlingComplaints.aspx)  
1-605-773-4400  
1-800-300-1986 (South Dakota only)

*Some of the information presented in this brochure was obtained from the South Dakota Attorney General's website. For more information, please visit: [www.atg.sd.gov](http://www.atg.sd.gov).*

## Identity Theft and Protecting Your Personal Information



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South Dakota Retirement System  
222 East Capitol Avenue • Pierre, SD 57501  
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# Identity Theft and Protecting Your Personal Information

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In today's world, there is a great risk that your personal information may be compromised. Being extremely cautious with your personal information is key to protecting your identity from being stolen.

Identity thieves may use your personal information, including your Social Security number, account numbers, passwords, PINs, and any other confidential information to clean out your bank accounts, run up your credit card charges, open new bank and credit card accounts, or obtain loans in your name.

## How Identity Thieves Acquire Your Personal Information

- Stealing your wallet or purse containing your ID and bank and credit cards.
- Stealing your mail (bank and credit card statements, pre-approved credit offers, check blanks, and tax information).
- Stealing your trash for personal information.
- Changing your mailing address to divert your mail to an alternate address.
- Scamming you through emails and phone calls.
- Finding information you have shared online.
- Fraudulently obtaining your credit report.

## How to Minimize Your Risk of Identity Theft

While it is impossible to completely prevent identity theft, there are precautions you can take to protect yourself:

- Order a copy of your credit report. Verify the information is accurate and is activity you authorized. Continually monitor your report for errors and fraudulent activity.
- Opt-out of receiving unsolicited promotional mail, telemarketing calls, spam emails, and pre-screened credit card offers.
- Create unique passwords. Avoid using birth dates, Social Security numbers, or phone numbers.
- Secure personal information in your home, particularly if you have roommates, employees, or service workers in your home.
- Guard your mail and trash. Shred unwanted credit card offers and applications, bank and credit card statements, and anything else that may contain personal data.
- Do not carry your Social Security card with you. Keep it in a secure location.
- Limit the number of bank and credit cards you carry in your wallet or purse. Keep contact information in a secure location in the event your wallet or purse is stolen.
- Be cautious of emails and phone calls asking for personal information. Do not disclose personal information unless you initiated the contact or you know with absolute certainty the email or call is legitimate and from a source you trust.

## What to Do If You Are a Victim of Identity Theft

- Contact your financial institution(s) and SDRS immediately.
- Contact each of the three major credit bureaus (Equifax, Experian, and TransUnion) to place a fraud alert on your file. You may also provide a victim's statement requesting creditors contact you prior to opening new accounts or changing existing ones. Order copies of your credit reports and check for errors and/or fraudulent accounts.
- Close any accounts that have been opened fraudulently.
- File a police report with the local police department. Obtain multiple copies of the police report to provide to your financial institution(s) as proof of the crime.
- Submit copies of the police report to each of the three major credit bureaus. Once they receive the report from you, they are required to block any adverse credit reports resulting from the crime.
- Keep accurate and complete records of all contacts you make in your case. Write down names, dates, and times of your contacts. Follow up in writing; use certified mail. Keep copies of all correspondence you send. Retain your records in the event errors reappear on your credit reports.