

#### DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS Office of Consumer Protection

# **DCCA News Release**

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## STATE WARNS CONSUMERS TO GUARD AGAINST IDENTITY THEFT

HONOLULU – The Department of Commerce and Consumer Affairs' (DCCA) Office of Consumer Protection is reminding all Hawaii consumers to guard against identity theft.

"We want to remind consumers to guard their personal information, especially during the busy holiday shopping season," warned DCCA Director Mark Recktenwald.

"Anyone can become a victim of identity theft, but there are steps you can take to protect yourself," said OCP Executive Director Stephen Levins

The Department's Office of Consumer Protection offers the following tips:

 Treat Your Personal Information Like Money - It's Worth It Manage your personal information wisely. Protect information such as your home address, home telephone number, Social Security number, bank and credit card account numbers, and PIN numbers as if they are worth money -- because they are.

#### 2. Don't Carry Your Social Security Card In Your Wallet

It's an open invitation to an identity thief. Check your health plan and other cards. They may have your Social Security number on them. Carry only the identifying information that you need.

#### 3. Shred Papers

Shred papers with personal information before you throw them away. Shred credit card offers and "convenience checks" that you don't use.

4. Don't Give Out Personal Information On The Phone

Don't give out your personal information on the phone - unless you made the call or know the caller.

#### 5. Secure Your Mail

Deposit your outgoing mail in post office collection boxes or at your local post office, rather than in an unsecured mailbox. Promptly remove mail from your mailbox.

## 6. Guard Your Online Transactions

Use a secure browser - software that encrypts or scrambles information you send over the Internet.

## 7. Ask How Your Information Will Be Used

Before you give any personal information to a business, ask how it will be used. Ask if the business will share your information with others. Ask if you can have your personal information kept confidential.

## 8. Check Your Bills

Check your credit card bills carefully each month. Look for unauthorized charges and report any to your card issuer immediately. Call if bills don't arrive on time. It may mean that someone has changed the address or other information in your account so that you will not learn about fraudulent charges.

## 9. Obtain A Free Credit Report

Get copies of your credit reports from the three major credit bureaus at least once a year. Check for changed addresses or fraudulent account information. To order your reports, contact:

Equifax	Experian	TransUnion
800-685-1111	888-397-3742	800-888-4213
www.equifax.com	www.experian.com	www.transunion.com/index.jsp

If you think you are a victim, or want more information, please call the Department's identity theft hotline at 587-3222, or log onto idtheft.hawaii.gov.

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For more information, contact: Christine Hirasa Public Information Officer Phone: 586-2622 Email: <u>chirasa@dcca.hawaii.gov</u>