FRAUD AVOIDANCE MEASURES EVERYONE SHOULD TAKE

Do Not Call List
Opt-Out Pre-Screen
Shredding
Credit Reports
Credit Alerts

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**Why Fraud Avoidance Measures?**

After someone has become a victim of Consumer Fraud, it often already too late. Even if the scam artist is caught and convicted, it can still take years for the victim to recoup the money he or she has lost and repair the damage done to their credit. Therefore, the most effective mean of combating Consumer Fraud is to prevent the Fraud from ever occurring in the first place. Proactively taking the simple Fraud Avoidance Measures described in this brochure is the first step in protecting yourself from all types of Consumer Frauds, Scams, and Swindles.

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**Simple Fraud Avoidance Measures Everyone Should Take**

- **Annual Credit Report:** Obtain a copy of your credit report at least annually by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com) or calling 1-877-322-8228

- **Do Not Call List:** Register every phone number you own for the National Do Not Call List at [www.donotcall.gov](http://www.donotcall.gov) or by calling 1-888-382-1222 from the phone you want to register. All legitimate calls should cease 31 days after registration, meaning that any telemarketing call you receive thereafter is likely a scam.

- **Only Answer Calls You Know:** Only answer calls from phone numbers you recognize. Allow all other calls to go to voicemail for screening purposes.

- **Never do business with unsolicited callers or door to door salesmen:** Simply tell them “I don’t do business with anyone who calls or visits me unannounced, please send me something in writing.” Then confirm the business’s legitimacy and license before entering into a business deal.

- **Shred All Sensitive Documents:** Including bank statements, tax documents, and any documents containing your social security number or other personal identifying information.

- **Never Carry around your Social Security Card:** Keep your card locked away in a safe place until it is needed.

- **Only carry around the debit / credit cards and checks you need:** Keep extras and those rarely used locked up in a safe place.

- **Never give out your personal information over the phone or internet unless you initiated the contact:** Including bank account numbers, credit card numbers, social security numbers, etc.

- **Use Direct Deposit:** Use Direct Deposit for Government Benefits, Tax Refunds, and Paychecks whenever possible.

- **Use a Locking Mailbox:** Use a locking mailbox to prevent mail theft.

- **Opt-Out of Pre-Screened Credit Offers:** By visiting [www.optoutprescreen.com](http://www.optoutprescreen.com) or calling 1-888-567-8688.

- **Reduce your “Junk” Mail:** by visiting the Direct Marketing Association at [www.dmachoice.org](http://www.dmachoice.org) or calling 1-212-768-7277

- **Place a Fraud Alert on your Credit File:** A Fraud Alert informs creditors to contact the consumer by telephone to verify that the consumer wants to open a new account. The alert is effective only for 90 days, but may be renewed. Upon activation with one bureau, the Fraud Alert is effective with all three major credit bureaus. To place a Fraud Alert on your credit file, contact: Equifax: 1-888-766-0008 / [www.equifax.com](http://www.equifax.com) Experian: 1-888-397-3742 / [www.experian.com](http://www.experian.com) Transunion: 1-800-680-7289/[www.transunion.com](http://www.transunion.com)