



Security Breaches Could Result in More Bogus Emails in Your Inbox

As home-improvement giant **The Home Depot** revealed late last year that hackers stole more than 53 million customer email addresses during their security data breach, customers need to be on guard for possible email phishing scams.

If you receive emails from The Home Depot or other groups in the coming months, you need to carefully scrutinize if they are authentic or not. If you are in doubt, call the company's customer relations department or initiate an email with your questions.

Phishing email scams will often have typos and will have a different email address than that from the inquiring retailer. Be very careful about clicking on any links in a suspicious email.

Hackers often use persuasive emails to try and fool customers into providing additional sensitive data, like social security numbers, credit card numbers and passwords, under the guise of making their account more secure.

WHAT TO DO IF YOU BECOME A VICTIM OF IDENTITY THEFT

Following up on the announcements from **The Home Depot**, **Target** and **Michael's Arts & Crafts**, here is a reminder from GreenPath about the steps you need to take, if you become a victim of identity theft.

1. **Place a 'fraud alert'** on your credit reports, and **check your credit reports** regularly through www.annualcreditreport.com. Fraud alerts can help prevent an identity thief from opening any more accounts in your name. Contact the toll-free fraud number of any of the three consumer reporting companies below or

visit their websites (*you only need to contact one of the three companies to place an alert on all three*).

TransUnion: 1-800-680-7289; www.transunion.com

Equifax: 1-800-525-6285; www.equifax.com

Experian: 1-888-EXPERIAN (397-3742); www.experian.com

2. **Close any accounts that you believe have been tampered with or opened fraudulently.** Call and speak with someone in the security or fraud department of each company. Follow up in writing, and include copies (NOT originals) of supporting documents. Send your letters by certified mail, return receipt requested, so you can document what the company received and when. *Keep a file of everything you send and a record of every conversation.*
3. **File a complaint with the Federal Trade Commission.** You can do this on their website www.ftccomplaintassistant.gov/ or by calling the FTC's Identity Theft Hotline 1-877-ID-THEFT (438-4338); TTY: 1-866-653-4261. Be sure to call the Hotline to update your complaint if you have any additional information or problems.
4. **File a report with your local police** or the police in the community where the identity theft took place. Call and ask them if you need to file the report in person or if you can do it over the phone or on the internet. When you file your report, bring or attach a copy of your FTC ID Theft Complaint form and any supporting documentation. Ask the officer to attach or incorporate the ID Theft Complaint into their police report.

The FTC ID Theft Complaint, along with the police report, can constitute what is known as an 'Identity Theft Report'. This Identity Theft Report can be used to (1) permanently block fraudulent information from appearing on your credit report; (2) ensure that debts do not reappear on your credit report; (3) prevent a company from continuing to collect debts that result from identity theft; and (4) place an extended fraud alert on your credit report.



America Saves Week: Take Your Financial Future into Your Own Hands

By Katie Bryan, America Saves Communications Director

America Saves Week, set for the week of February 23, is the perfect time to review your finances, set your savings goals for the year, and set up a system that will allow you to save automatically.

Did you know that only half of Americans report having good saving habits? Even if you are already saving, it's good to take a look at your greater financial picture and decide whether there's potential to save more or set a new savings goal. Join thousands of others who are pledging to pay down debt, save money, and take financial action during America Saves Week.

Not sure what to save for? Here are the most popular saving goals of those who have pledged to save through America Saves:

Save for Emergencies – Research has shown that low-income families with at least \$500 in an emergency fund are better off financially than moderate-income families with less than this amount. Nearly a quarter of savers who have taken the America Saves pledge have chosen “emergency savings” as their first wealth-building goal.

Save for Retirement – Retirement savings is a top priority for many savers. Saving for retirement now will ensure that you have enough money to maintain a comfortable standard of living when you stop or reduce the amount of hours you work.

Save for Education – Saving for education is the second most popular goal savers select when they pledge to save with America Saves. There are many different things to factor in when saving and paying for college.

Pay Down Debt – Getting out of debt is the #3 goal savers select when they pledge to save. The good news is that there

is hope. With planning, discipline, patience, and maybe some outside help, almost anyone can reduce their debts and start to accumulate wealth.

Save for a Home – For decades, home ownership has been the main path to wealth for most Americans. Today, home equity – the market value of a home minus the balance on any home loans – represents more than four-fifths of the typical family's wealth.

Not sure how to save for your goals? Here are some saving strategies to help:

Save Automatically – The easiest and most effective way to save is to automatically deduct money from each pay check. This is how millions of Americans save at their bank or credit union, and how millions of employees save through 401(k) and other retirement programs at work.

Save at Tax Time – Do you spend weeks eagerly anticipating your tax refund? When the money finally comes in, is it gone tomorrow? Many people view tax refunds as unplanned bonuses. They see the money as a gift from the government, to use for splurges or treats. But a tax refund provides the opportunity to improve your financial situation.

America Saves Week is coordinated by America Saves and the American Savings Education Council. Started in 2007, the Week is an annual opportunity for organizations to promote good savings behavior and a chance for individuals to assess their own saving status.

GreenPath will be coordinating special webinars during America Saves Week, starting Monday, February 23. In addition, we will be providing free downloads of timely resource packets and infographics. Log on to www.greenpath.org/americasaves for more information.

GreenPath Reviews on ConsumerAffairs.com

If GreenPath has helped you, consider sharing your story on *ConsumerAffairs.com*. Here's a recent submission:

From Glen: *"I came across GreenPath over the internet. Their team is very professional, very polite, very informative... They were able to lower my interest rate on a lot of loans, and in some cases, they actually got it down to no interest. It got us out of debt...It was a good service and we had very good luck with it and didn't have any problems whatsoever."*

Log on to www.consumeraffairs.com/debt_counsel/greenpath.html to tell us your story! So far, more than 75 clients have shared their experience!