

# The Personal Perspective

Personal Finance Issues You Need to Know

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**Evan Gilder, President and Founder of Redlig Financial Services, has spent over 15 years in the banking and financial services industry and possesses a wealth of knowledge on the topic of personal finance.**

## IDENTITY THEFT IN FINANCIAL SERVICES:



## Identity Theft Prevention Guide

Identity theft is a growing problem. In 2003, according to the Federal Trade Commission, more than half a million people reported being victims of identity theft. And worst of all, the crimes are becoming more prevalent and sophisticated.

The most critical pieces of information that are necessary for ID theft to occur are name, address, social security number and date of birth. With these four pieces of information, an identity thief can obtain credit cards, take out money from the bank, apply for insurance, cell phone service, or even a new job.

If you become a victim of identity theft, it can take years to set the record straight. On average, victims spend at least 175 hours and about \$1,000 out of their pockets to clear their name.

### Do not let this happen to you!

Just follow these simple steps:

- Do not give out your social security number to anybody unless absolutely necessary
- Never carry your social security number in your wallet or purse
- Do not print more

than your name on your checks

- Tear up all pre-approved credit (card) solicitations
- Shred all sensitive documents that contain personal information
- Pay attention to your credit card billing cycles and call the card issuer if your statement is a few days late.
- Get your credit report at least once a year. Call the three main credit bureaus:

Equifax:  
800-685-1111

Experian:  
888-397-3742

Transunion:  
800-888-4213



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Each credit bureau may charge you up to \$9.00 for a copy of your report. However, you are entitled to one free report a year if you can show that:

- ◆ Your report is inaccurate because of fraud,
- ◆ You are on welfare,
- ◆ You are unemployed and plan to look for a job within 60 days

There is also no charge if a company has taken adverse action against you, such as denying your application for credit, insurance, or unemployment and you request your report within 60 days of receiving the notice of the adverse action.

Opt out of the pre-approved credit offers that you receive in the mail. Call 800-567-8688 and follow the menu prompts to remove your name and address from their mailing lists.

**Redlig Financial Services specializes in the field of Daily Money Management and Financial Organization. Daily Money Managers help individuals and families with their personal paperwork. This may include bill paying, checkbook balancing, filing, organizing and budgeting, as well as submitting and tracking medical insurance claims.**

**Using technology, Redlig Financial Services can quickly and easily consolidate all of your disparate financial data from those monthly statements you get in the mail. We accumulate all of these transactions, organize them, and present the results in an informed, intuitive and clearly understandable manner.**

**Convert your financial chores from frustration to information.**

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