

How-To Guide

Secure and Un-Clutter Your Life



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As a security professional, I am very concerned about identity theft. I also have zero tolerance for junk mail and unsolicited marketing calls. I put this document together to make it easy for you to stop the calls, junk mail, and lock your credit reports. If you follow the below steps, I guarantee you will see a lot less junk mail, receive fewer or no marketing calls, and protect your credit.

The Credit Bureaus

The three major credit bureaus (Experian, Equifax, and TransUnion) provide a little-known service known as a 'Security Freeze.' This service allows you to block access to your credit report(s) and prevents new accounts to be opened without your knowledge. This service is not for everybody, but if you can deal with a little inconvenience it offers great protection from identity theft.

Highlights of the service:

- Here in California where I live, it costs \$10 per person to freeze your credit record (Husband + Wife x \$10 x 3 = \$60). Other states may be less or even free.
- You are provided a PIN that you can use to 'unlock' your record when you want to allow someone access to your credit report such as lenders, car dealers, etc.
- It costs \$10 every time you unlock your credit record per bureau (I know – this is truly ridiculous). However, this is still cheaper than the commercial identity theft outfits.
- You can create temporary PIN's to give to a lender for one-time use (Yup – costs you \$10).
- This service does not lock out existing creditors from viewing or modifying your credit history.
- You must repeat all the setup and unlock steps for each of the tree bureaus. (There is no central organization that does this for you.)

Click the below links to find out how to sign up:

- [Experian](#)
- [Equifax](#)
- [TransUnion](#)

The Mailbox Spammers

A second thing you may want to stop is the unsolicited credit card and insurance offers you get in your residential mailbox every day. The credit bureaus profile your credit rating and sell the information to credit card and insurance companies. They make huge amounts of money doing this. You can easily opt-out of these unwanted solicitations.

Click on this link to OptOutPreScreen.com to learn how easy this is to do. If you opt-out online, you are good for 5 years. If you print the form, sign it, and mail it in, you are opt-

ed out permanently. A few months after I did this, I receive zero credit card and insurance solicitations.

Direct Marketing Associates (DMA)

Here is another delusional organization that actually thinks they are doing you a service by filling up your mailbox with dead trees. To show you how much political influence they have, it will cost you \$1 to tell them to knock it off. The link to contact them is here - DMAChoice.org. Print the form and send it in. I cannot tell you how much I enjoyed sending them a check for \$1.

Do-Not-Call

You can also stop the phone calls. You should do this at both the Federal and the State levels. The Federal link is here – [National Do Not Call Registry](http://NationalDoNotCallRegistry.com). Be sure to go to this site ([State Do Not Call Lists](http://StateDoNotCallLists.com)), click on the State you live in, and enter your phone numbers. Be sure to include your mobile phone numbers!

Remember, the Credit Bureau and DMA opt-outs do not include businesses; only private individuals. Also, there are exclusions to the 'Do-Not-Call' rules for non-profits and political campaigns so you will still get their calls.

This 'How-To' provides a step-by-step guide to fighting off the identity thieves, telemarketers, and mailbox spammers. I highly encourage you to put a security freeze on your credit reports from the three bureaus. For a little inconvenience, you get a lot of protection from identity theft.

If you have any feedback about this guide please email me (mspohn@malware-hunters.net) or visit our blog at www.malware-hunters.net.