



## **Tub Sab Nyiag Npe**

*Tshwm sim thaum  
muaj neeg siv koj*

*cov ntaub ntawv qhia txog koj tus kheej (xws li yog koj lub npe, Social Security nab npawb lossis koj daim khaj tuam txhab tso nyiaj (bank) muab rau koj thiab credit khaj tus nab npawb) siv yuam cai lossis txhaum txim lwm yam.*

*Tub sab muaj coob zuj zus nyob rau hauv lub xeev Wisconsin thiab muaj nyob thoob teb chaw no. Qhov no yog ib yam puas ntsoog loj heev. Nws muaj tsab peev xwm puas ntsoog txog koj li credit, nrho koj cov nyiaj nyob rau tom tuam txhab tso nyiaj thiab tseem yuav siv sijhawm thiab nyiaj txiag thiaj kho tau.*

*The Department of Justice yuav mob siab tswj kom tsis muaj kev ua tub sab nyob rau hauv xeev Wisconsin. Xws li lwm yam txim txhaum, yeej yuav lav tsis tau tias koj yuav tsis yog tus neeg uas raug ntawv li, tabsis yuav muaj tsawg rau koj. Daim ntawv no yuav qhia rau koj kom cov tub sab ntawv txhob tuaj muab tau koj cov ntaub ntawv hais txog koj tus kheej.*

*J.B. Van Hollen  
Wisconsin Attorney General*

# TIV THAIV KOJ TUS KHEEJ LOS NTAWM TUB SAB

## **TUB SAB MUAJ TSAB PEEV XWM NKAG TAU RAU KOJ COV NTAUB NTAUV QHIA TXOJ KOJ TUS KHEEJ:**

- Nyiaj lub hnab nyob ntawm ib ce.
- Tshawb ntawm koj cov thoob khib nyiab (“thoob khib nyiab loj”).
- Nyiaj koj cov ntaub ntawv muaj neeg xa tuaj (xws li yog cov ntaub ntawv hais txog txais nyiaj (pre-approved credit).
- Sau ntawv mus hloov chaw nyob rau lwm qhov chaw.
- “Siab” koj daim khaj rho nyiaj (credit or debit card) uas muaj koj tej naj npawb, npe.
- Muab koj li ntaub ntawv los ntawm ib lub tuam txhab lossis lagluam twg.
- Nyiaj ntaub ntawv los ntawm koj lub vaj lub tsev.
- Nyiaj koj cov ntaub ntawv los ntawm koj es dag hais tias nws yog ib tug neeg tseem ceeb lossis nws yog tsoom fwv.

## **ZOO SIV**

- Saib xyuas koj daim ntawv tuam txhab tso nyiaj thiab credit khaj xa tuaj tam sim thaum koj tau txais.
- Txhob muab koj cov ntaub ntawv qhia txog koj tus kheej hauv xov tooj, xa hauv ntawv lossis hauv Internet, tshwj hais tias yog tau pom tim ntsej tim muag lossis paub meej hais tias lawv yog leej twg tiag lawm.
- Kom lawv xa ib daim ntawv qhia txog kev siv (credit card report) txhua xyoo thiab muab coj los saib kom meej meej.
- Txiaiv txim siab seb yuav siv koj cov ntaub ntawv li cas thiaj yuav ceev tau zoo ua ntej yuav muab tawm.

## **YUAV TSUM CEEV KOJ COV NTAUB NTAUV QHIA TXOG KOJ TUS KHEEJ:**

- Txhob nqa koj daim Social Security khaj lossis tus nab npawb. Nqa cov khaj rho nyiaj (credit card) thiab cov I.D. khaj kom tsawg nrog koj.
- Muab cov ntaub ntawv koj tsis yuav lawm uas yog qhia txog koj tus kheej zom pov tseg.
- Saib xyuas koj cov ntaub ntawv kom zoo thiaj tsis muaj neeg nyiaj. Nqa cov ntawv koj yuav xa mus rau hauv lub tub nyob rau hauv tsev xa ntawv xwb; txhob muab tso rau lub tub uas tsis zoo. Muab cov ntawv ntawm koj lub tub tam sim thaum lawv xa tuaj.
- Yog txais tau e-mail nug txog koj tus kheej lossis nyiaj txiag, txob teb lawv lawm lossis nias ntawm qhov cov kab lus hais ntawv.
- Mus saib cov Internet uas koj ntsee xwb.
- Yog hais tias koj tsis txaus siab rau cov credit khaj lawv muab tuaj, ces muab tshem tawm xwb.

**Hu Rau 1-888-5-OPT-OUT**



*Yuav ua li cas thaum  
koj yog tus neeg uas  
raug tub sab muab koj  
cov ntaub ntawv qhia  
txog koj tus kheej:*



- ✓ **Qhia tawm tam sim ntawv.**
- ✓ **Hu rau tub ceev xwm.** Ua ib daim ntawv mus rau tub ceev xwm (police report) nyob rau hauv koj lub zos lossis lub zos uas koj daim khaj raug nyiag. Muab ib daim khos pij xa mus rau cov tuam txhab tso nyiaj uas koj muaj.
- ✓ **Qhia rau fraud departments uas yog peb qhov chaw ceev thiab saib xyuas cov credits. Peb lub chaw no yog:**
  - Trans Union: 1-800-680-7289
  - Equifax: 1-800-525-6285
  - Experian: 1-888-EXPERIAN (397-3742)
- ✓ **Hu rau cov tuam txhab tso nyiaj uas koj muaj npe nyob nrog lawv kom lawv muab koj tus as khauj kaw.**
- ✓ **Muab ib daim khos pij hais txog koj daim credit report thiab muab koj los mus saib.** Hais kom lawv xa ib daim khos pij hais txog koj cov credit tuaj rau koj saib. Koj muab cov ntaub ntawv no los ntawm peb lub chaw uas twb tau qhia saum toj no lawm. Cov ntawv no, ib xyoo koj muab tau dawb tsis them nyiaj li ib zaug. Yog tias koj yog tus neeg raug luag nyiag, ntaub ntawv, lawv yuav tsum muab cov khos pij ntawv rau koj dawb xwb.
- ✓ **Ua ib tsab ntawv tsis txaus siab txog lawv nyiag koj tej ntaub ntawv mus rau qhov chaw hu ua Federal Trade Commission (FTC).**
  - 1-877-ID-THEFT or
  - [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)
- ✓ **Ceev cov ntaub ntawv kom zoo nrog rau cov hnuv nyoog thiab cov lus tau sib tham.** Sau ntawv hais txog kev tau sib tham thiab muab xa kom yog certified mail thiab muaj daim ntawv nqi xa daim ntawv (receipt).

## XAV TAU KOJ COV KHOS PIJ CREDIT REPORT DAWB HU RAU:

Annual Credit Report Request Service

PO Box 105281

Atlanta, GA 30348-5281

1-877-322-8228

[www.annualcreditreport.com](http://www.annualcreditreport.com)

## WISCONSIN DEPARTMENT OF JUSTICE



Consumer Protection Hotline

1-800-998-0700

(608)266-1852

[www.doj.state.wi.us](http://www.doj.state.wi.us)

## LWM QHOV CHAW ZOO HU RAU HAIS TXOG TUB SAB NYIAG NPE:

Federal Trade Commission (FTC)

[www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)

U.S. Department of Justice (DOJ)

[www.usdoj.gov](http://www.usdoj.gov)

U.S. Postal Inspection Service

[www.usps.com/postalinspectors](http://www.usps.com/postalinspectors)



Wisconsin Department of Justice

J.B. Van Hollen  
Attorney General

# TUB SAB NYIAG NPE



*TIV THAIV KOJ LUB  
NPE THIAB CREDIT*