

# MoneyWi\$e

A Financial Education Project of  
Consumer Action and Capital One

## ID Theft & Account Fraud — Prevention and Clean Up

Seminar Lesson Plan (For use by the MoneyWi\$e instructor)

### Course Purpose & Objectives:

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The purpose of this workshop is to inform participants about ID theft and account fraud. The intent of the workshop is to promote the prevention of this type of fraud as well as provide useful information and resources to victims of ID Theft.

By the end of the workshop, participants will have learned about:

- The negative effects of ID theft and account fraud
- How ID theft and account fraud happen
- How to avoid becoming a victim
- How to recognize when fraud has occurred
- Steps victims can take
- Helpful resources

### Materials Checklist:

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#### For Participants:

1. *Prevention and Clean Up - ID Theft & Account Fraud* (Brochure)
2. *ID Theft & Account Fraud - Leader's Guide*
3. *ID Theft & Account Fraud - Seminar Lesson Plan*
4. Additional Resources (included in seminar lesson plan)
5. Activities
  - ID Theft Prevention Check List
  - Activity: *ID Theft & Account Fraud Prevention and Clean Up* – Quiz
  - Activity: *Savvy Consumer Quiz* – Quiz
6. Seminar Evaluation

#### For the Trainer:

1. *ID Theft & Account Fraud - Leader's Guide*
2. *ID Theft & Account Fraud - Lesson Plan*
3. Easel, Pad and Markers
4. *ID Theft & Account Fraud - Power Point Presentation* (Optional)
5. LCD projector, computer (Optional)
6. Activities and Checklist (attached at end of Lesson Plan)

# MoneyWi\$e Training

## ID Theft & Account Fraud - Prevention and Clean Up • Seminar Lesson Plan

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**Workshop Duration:** (Total: 1 hour and 45 minutes)

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<b>Suggested Time Allotment</b>	<b>Segment</b>
5 minutes	Welcome and Training Overview
10 minutes	Group Introductions and Ice Breakers
10 minutes	Why Learn about ID Theft?
5 minutes	What Are ID Theft and Account Fraud?
5 minutes	It Pays to Prevent ID Theft
10 minutes	ID Theft Prevention
10 minutes	Are You Already a Victim?
10 minutes	ID Theft Clean Up
10 minutes	Ongoing Prevention (Checklist)
15 minutes	Quiz Activity
5 minutes	ID Theft Resources
5 minutes	Questions and Answers
5 minutes	Wrap-up and Evaluation

**Before conducting the training, familiarize yourself with the materials:**

- Prevention and Clean Up and ID Theft & Account Fraud* - brochure
- ID Theft & Account Fraud* - Leader's guide
- ID Theft & Account Fraud* - Lesson plan & activities
- ID Theft Resources* (List provided in Lesson Plan)
- ID Theft & Account Fraud* - PowerPoint presentation and outline

# **MoneyWi\$e Training**

## **ID Theft & Account Fraud - Prevention and Clean Up • Seminar Lesson Plan**

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### **Welcome and Training Overview**

5 Minutes

*Welcome participants. Point out participant folders.*

Give a quick overview about ID Theft & Account Fraud and tell them that you'd like to hear what they hope to gain from the workshop.

Go over the ID Theft & Account Fraud workshop agenda.

Begin participant introductions and ice breakers.

### **Group Introductions and Ice Breakers**

10 Minutes

*Ask participants to introduce themselves. Or, if time permits, ask them to pair off with someone seated near them. Have each of them introduce their partner to the group.*

To keep introductions brief, list 3-4 main questions to ask:

- Their names
- How they heard about the workshop *(if appropriate)*
- What agency they are from *(if appropriate)*
- What they would like to gain from the workshop

Write down participants' expectations/what they hope to gain on an easel pad or whiteboard after participants introduce themselves or one another. At the end of the introductions, go over the expectations list briefly, assuring participants that much of what they'd like to accomplish during the workshop will be covered.

Note: Save or post the "expectations list" to use during the workshop wrap-up.

### **Why Learn About ID Theft?**

10 Minutes

*Ask the class why they believe we should learn about ID theft. Jot down responses on easel paper or on a white board. Look over the list and concur when appropriate.*

Chances are that some of the participants in your class have first-hand experience with ID theft, or know of someone who is a victim of this crime.

Share some statistics:

- ◆ Identity theft remains the #1 concern among consumers today
- ◆ Over 7 million people became victims of ID theft last year

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### What are ID Theft and Account Fraud?

5 Minutes

Identity theft occurs when an imposter steals someone else's personal information to commit account fraud or other crimes. Account fraud occurs when someone else obtains your credit card number or bank account information and makes unauthorized charges or withdrawals.

The criminal often uses stolen credit card numbers, Social Security numbers or bank account information to make unauthorized charges or withdrawals or open new accounts.

### It Pays to Prevent ID Theft

5 Minutes

ID thieves take advantage of our lack of control over our personal information. Outline steps to safeguard personal information and how to address the problem if victimized.

#### Statistics:

- Victims spend an average of 600 hours recovering from ID theft, often over a period of years.
- It is estimated that every victim of ID theft spends \$1,400 in out-of-pocket expenses to clear their name.
- Additionally, victims can face increased insurance or credit card fees, closure of bank accounts and higher interest rates while attempting to deal with collection agencies and credit card issuers to clear their records.

### Prevent ID Theft and Account Fraud

10 Minutes

*Identity thieves use various methods to gain access to your personal information. Have your class give some of the methods thieves use to steal someone's ID and list them on a white board or easel paper.*

Review the compiled list. Ask the class how we can reduce the risk of becoming a victim and safeguard our personal information,

The following information illustrates some precautions we can take. (Much of this information is included in the accompanying PowerPoint presentation.)

#### • Credit reports

Check your credit reports regularly.

As required by federal law, free credit reports can be obtained once a year from each of the three credit reporting agencies, Equifax, Experian and TransUnion.

To get your reports go to the Annual Credit Report site ([www.annualcreditreport.com](http://www.annualcreditreport.com)), call 877-322-8228 or write to Annual Credit Report Request Service, P.O.Box 105281 Atlanta, GA 30348-5281.

You can request reports from all three reporting agencies at the same time, or you can order your report from each of the companies one at a time. To ensure that no one is using your identity throughout the year, you can rotate ordering your report from each of the agencies every 4 months.

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### • Personal identification

Memorize your Social Security number. Never carry your Social Security card with you. Never give your Social Security number over the phone unless you have initiated the call and know that the business you are dealing with is reputable. If your Social Security number is being used for identification purposes (e.g. for health insurance, at school), request another method of identification. Never put your Social Security number on your driver's license or bank checks. Keep all documents containing your Social Security number in a locked place. When disposing of documents containing personal information, shred them.

### • Financial information

Make sure you use a locked mailbox. Check bills and bank and credit card statements as soon as they arrive. Report any unauthorized transactions to the company or companies immediately. When you order new checks or if you are expecting new credit cards, look out for them in your mail. Call the financial institution if you do not receive your checks or credit cards in a timely manner. Always use postal boxes for all outgoing mail containing sensitive personal information.

When using ATMs, shield your keypad when entering your Personal Identification Number (PIN) or password. Memorize your PIN. Try to keep an eye on your credit card when you give it to a merchant or restaurant server.

### • Phone and Internet

Never respond to requests by phone or e-mail for personal information. Don't provide sensitive information when using a cell phone. Always make sure you are dealing with a reputable company when giving out personal information.

### • Marketing

Read your bank's privacy notice to understand how it uses your information for marketing. You can stop or "opt out" of receiving preapproved credit offers by calling 888-5OPT-OUT. Be careful about giving out your personal information. Question why a business needs your Social Security number or mother's maiden name or other information.

*Ask your class if they have any questions or if they would like to add anything regarding identity protection.*

## Are You Already a Victim?

10 Minutes

*Frequently, victims of ID theft do not know they have been defrauded. ID theft has been called the "shadow crime" because victims are unaware that their identity has been stolen. Ask the class how this is possible.*

After they respond, ask the students how they can find out if they are victims of ID theft. Review responses and fill in the following information when appropriate.

### • Check your credit report

See previous section: *Prevent ID Theft and Account Fraud - Credit Reports*

Review your credit reports to be on the lookout for accounts you do not recognize and other information that is not yours.

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- **Monitor your mail**

Be aware of missed bills, credit card statements and other mail that you expect. A missing bill may mean your account has been taken over by a thief and a change of address has been made on your account.

- **Investigate mysterious purchases**

Investigate any charges, bills or collection calls for debts that are not yours immediately, by calling the company or companies involved.

- **Question credit offers**

If you know you have good credit and you've been denied credit you applied for, you may be a victim of ID theft. Call the company to find out why you were denied and get a copy of the credit report that they subscribed to. You can get a copy of your credit report free of charge if you have been denied credit.

### ID Theft Clean Up

10 Minutes

*Ask the class what a victim of ID theft should do to clear their name and limit the damage. Fill in the following ID theft clean up information as necessary.*

- **Document the crime**

File a police report with your local police department.

- Get a copy of the police report and note the incident number assigned to your case.
- Contact appropriate state and federal law enforcement agencies, such as the U.S. Postal Inspection Service, the state attorney general and the Federal Trade Commission.
- Download and complete a free ID Theft Affidavit from the FTC at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

- **Use fraud alerts**

To deter ID thieves from opening accounts using your identification, contact one of the 3 credit reporting agencies to put a fraud alert on your reports:

Equifax: 800-525-6285, [www.equifax.com](http://www.equifax.com)

Experian: 888-397-3742, [www.experian.com](http://www.experian.com)

TransUnion: 800-680-7289, [www.transunion.com](http://www.transunion.com)

You can choose an initial alert, which stays on your report for 90 days, or an extended alert, effective for seven years. It will take longer to obtain new credit if you have a fraud alert on your report, so allow for extra time to open new credit.

When adding a fraud alert to your report be sure to ask for the free credit report that you are entitled to. The 90-day initial alert entitles you to one additional free credit report annually. The extended seven-year alert allows you to get two free credit reports within 12 months. Review your credit reports carefully to make sure all the information is correct. Contact the credit reporting agencies immediately to dispute inaccurate information.

- **Monitor accounts**

Dispute fraudulent accounts immediately. Ask for the security or fraud department of the company to close all accounts that have been used without your knowledge as well as all open accounts that you did not initiate. Follow up your phone call with a written request. Ask for a

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letter from the company, stating that the disputed accounts have been closed and fraudulent accounts erased. Create new PINs and passwords for all of your accounts. Avoid easy-to-guess PINs such as your birth date, address or phone number.

### **Ongoing Prevention**

10 Minutes

*Review the ID Theft Prevention Check-Off List (attached to this lesson plan).*

### **Quiz Activities**

15 Minutes

*Pass out the “ID Theft & Account Fraud - Prevention and Clean Up” and “Activity: Savvy Consumer” quizzes for your class to complete, and review answers for discussion.*

### **ID Theft Resources**

5 Minutes

*Spend five minutes going over some of the available resources. If you have a computer terminal, visit the sites and show participants where they can find valuable information.*

### **Federal Trade Commission’s ID Theft Clearinghouse**

Through its ID Theft Clearinghouse, the Federal Trade Commission (FTC) provides educational materials and complaint forms at the FTC’s ID Theft web site ([www.ftc.gov/idtheft](http://www.ftc.gov/idtheft).) You can also reach the FTC’s Identity Theft Hotline at 877-ID THEFT (877-438-4338), or by mail at the Consumer Response Center, FTC, 600 Pennsylvania Avenue, N.W., Washington, DC 20580.

### **Free credit reports**

You can get a free copy of your credit reports every 12 months at the Annual Credit Report web site ([www.annualcreditreport.com](http://www.annualcreditreport.com)) or by calling 877-322-8228.

### **Government Agencies**

**U.S. Department of Justice** - [www.usdoj.gov/criminal/fraud/idtheft.html](http://www.usdoj.gov/criminal/fraud/idtheft.html)

**Federal Bureau of Investigation** - [www.fbi.gov](http://www.fbi.gov)

**Federal Deposit Insurance Corporation** - [www.fdic.gov](http://www.fdic.gov)

**United States Postal Inspection Service** - [www.usps.com/postalinspectors/idthft\\_ncpw.htm](http://www.usps.com/postalinspectors/idthft_ncpw.htm)

**United States Secret Service** - [www.treas.gov](http://www.treas.gov)

### **Non-Governmental Agencies**

**Consumer Action** - [www.consumer-action.org](http://www.consumer-action.org)

**American Association of Retired Persons (AARP)** - [www.aarp.org](http://www.aarp.org)

**Better Business Bureau** - [www.bbbonline.org/idtheft/complaint.asp](http://www.bbbonline.org/idtheft/complaint.asp)

**Center for Democracy and Technology** - [www.cdt.org](http://www.cdt.org) *(list continues, next page)*

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**National Association of Attorneys General** - [www.naag.org](http://www.naag.org)

**National Fraud Information Center** - [www.fraud.org](http://www.fraud.org)

**Privacy Rights Clearinghouse** - [www.privacyrights.org](http://www.privacyrights.org)

### **Questions and Answers**

5 Minutes

*Open the class to questions. Use the material in the MoneyWi\$e ID Theft & Account Fraud Leader's Guide to help you answer the questions.*

### **Wrap Up and Evaluations**

5 Minutes

*Ask everyone how he or she enjoyed the class.*

*Review the "expectations list" your class created at the beginning of the workshop to see whether all ID issues were addressed.*

*Ask the class to take a moment to complete the evaluation, and have them turn it in to you before they leave.*

*Consumer Action created ID Theft & Account Fraud - Prevention and Clean Up in partnership with Capital One Services, Inc. To learn more about the partnership and its activities, visit the MoneyWi\$e web site ([www.money-wise.org](http://www.money-wise.org)). © 2006*

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*(For class distribution)*

**Evaluation**

***“ID Theft & Account Fraud - Prevention and Clean Up” Seminar***

*Thanks for attending!*

Before you leave today, please help us improve future presentations by giving us your opinion of today’s seminar.

Circle the answer that best reflects your feelings about each of the following statements below.

I have a better understanding of the types of ID theft and account fraud, and of prevention and clean up.

1 - Strongly Agree      2 - Agree      3 - Disagree      4 - Strongly Disagree

I have a better understanding of how to avoid becoming a victim of fraud.

1 - Strongly Agree      2 - Agree      3 - Disagree      4 - Strongly Disagree

I have a better understanding of how to recognize a scam.

1 - Strongly Agree      2 - Agree      3 - Disagree      4 - Strongly Disagree

I have a better understanding of what I should do if I become a victim of fraud.

1 - Strongly Agree      2 - Agree      3 - Disagree      4 - Strongly Disagree

The instructor was well informed.

1 - Strongly Agree      2 - Agree      3 - Disagree      4 - Strongly Disagree

The materials I was given are easy to read and understand.

1 - Strongly Agree      2 - Agree      3 - Disagree      4 - Strongly Disagree

I would like to attend another class like this.

1 - Strongly Agree      2 - Agree      3 - Disagree      4 - Strongly Disagree

On a scale of 1 to 5 (5 being the highest), how would you rate the seminar? \_\_\_\_\_

What else would you like to tell us about how we could improve future seminars?

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### **ID Theft Prevention Check-Off List** *(2 pages)*

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Review the following list and check off the actions you have taken or practiced to safeguard yourself from identity theft.

Haven't protected your ID yet? Use the precautions below as a guide to protect yourself from fraud. Check off each item as you act to preserve your ID.

#### **Review your credit reports**

- Ordered my credit reports

*Order your free credit reports at least once a year by going to the annual credit report website at [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling 877-322-8228. By ordering one of the 3 credit reports every 4 months, you will have a good indication if someone has stolen your identity.*

- Reviewed my credit reports

*Review your reports for creditors that you do not recognize. Also make sure that your personal information, such as your old and current addresses and places of employment, are accurate.*

- Disputed all questionable and inaccurate information

*Contact the credit reporting agencies immediately to dispute and correct erroneous items.*

#### **Password all accounts**

- I placed passwords on my credit card, bank and phone accounts.

*Do not use easy-to-guess names and numbers.*

- I asked companies I do business with to use a different password instead of using my mother's maiden name as an identifier.

#### **Computer safety**

- I never respond to e-mails asking for personal information.

*Legitimate companies don't make such requests. If the e-mail you received seems to be from a company you normally do business with, call the company using the phone number from your statement or bill to inquire about the e-mail correspondence.*

- I double-check all web addresses (URLs) when I visit web sites.

- I bookmark favorite sites so I won't go to a spoof site designed to trick me.

- I make sure the site is secure by verifying the padlock security symbol in my browser's window.

#### **Be careful and stay informed**

- I don't give out personal information unless I am sure I am dealing with a reputable company.

- I don't respond to e-mails seeking personal information such as account numbers or passwords, or those that ask me to "click" a link to go to the site.

- When I call businesses, I use the phone number on my account statement or in the phone book.

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### **ID Theft Prevention Check-Off List** *(continued)*

- Stay informed—Check the web sites of consumer organizations and businesses for “Scam alerts.”

**If you have been victimized, take the following precautions to reclaim your identity and limit further damage.**

### **Social Security numbers**

- I have visited the Social Security Administration web site at [www.ssa.gov](http://www.ssa.gov) for information about ID theft.

*It is usually not possible to get a new Social Security number, and having a new number will probably not solve your problems. Credit reporting bureaus probably will combine your new credit files with any information stored with your old Social Security number, or you might find it difficult to obtain new credit because you have no credit history under the new number.*

### **Proof of the crime**

- I have filed a report with the police department and have a case number.
- I have filed reports with other appropriate agencies, such as the U.S. Postal Inspection Service and the Federal Trade Commission.
- I have downloaded and completed a free ID Theft Affidavit from the FTC web site ([www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)).

### **Freezing your credit**

- I have put a freeze on my credit report to prevent new credit from being issued in my name.

*You have the option to freeze your credit report to prevent new credit from being issued in your name. Fees, required proof and procedures vary from state to state and among the three credit reporting agencies. In most (but not all) states, there is no charge for identity theft victims to place, lift or remove a freeze. Fees vary for non-victims.*

*To freeze your credit report, contact the three credit reporting agencies: Equifax: 800-685-1111, Experian: 888-397-3742, or TransUnion: 888-909-8872.*

*Please note: Before granting a free freeze for ID theft victims, credit reporting bureaus may ask you for a police report.*

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**ID Theft & Account Fraud Quiz** *(Page 1 of 2)*

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*Take this quiz to see if you're at risk for ID Theft & Account Fraud. Check "True" or "False" to answer the following questions:*

1. **You can get a free copy of your credit report once a year.**  True  False
2. **When ordering your free credit reports, you must get all 3 at the same time.**  
 True  False
3. **Credit reporting bureaus charge you for placing a fraud alert on your records.**  
 True  False
4. **You should keep your Social Security number in your wallet at all times.**  
 True  False
5. **Keep an eye on your credit card when making a payment transaction.**  
 True  False
6. **When a bank calls you at home, it's okay to give out your personal information.**  
 True  False
7. **You should review your bank statements and bills as soon as you receive them.**  
 True  False
8. **It is safe to give out your personal information or account and credit card numbers when responding to e-mails you receive.**  
 True  False
9. **You shouldn't worry if your credit card statement doesn't arrive in the mail.**  
 True  False
10. **Don't report ID theft to the police since they can't do anything about it.**  
 True  False

*Note: Answers appear on the next page.*

**ID Theft Account Fraud Prevention and Clean Up Quiz** (page 2 of 2)

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**Answers**

1. **True.** You can now request a copy of your credit report from all 3 credit reporting bureaus annually, in addition to getting a free report from all the agencies if you have been denied credit. Check your credit report at least once a year to make sure all the information is accurate.
2. **False.** You can order all 3 of your credit reports at once, or get them one at a time. It's good practice to get a copy from one of the reporting bureaus every 4 months.
3. **False.** Credit reporting bureaus can place a fraud alert on your report free of charge upon your request.
4. **False.** No one should carry their Social Security card with them unless they need it for business or personal reasons, such as when starting your first day at a new job or enrolling in school.
5. **True.** Keep your eye on your card to avoid someone stealing your credit card information.
6. **False.** Banking institutions do not call you at home asking for personal information. Do not give out personal information over the phone to strangers who contact you.
7. **True.** Review your credit card statements as soon as you receive them to make sure there aren't any mistakes or unauthorized charges.
8. **False.** It is not safe to give out your personal information in response to e-mails you receive.
9. **False.** Keep track of the normal date your credit card statements arrive each month. If you don't receive your statement, contact your credit card company immediately to ask them about it.
10. **False.** You need to file a police report and get an incident number. Your credit card companies and the credit reporting bureaus may ask for this number when trying to clear up your records. Also, the FTC may ask for this number when you file an ID Theft Affidavit with them.

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### Savvy Consumer Quiz

Decide whether the consumer is savvy (smart) or not well informed. (Answers appear on the next page.)

**Be prepared to answer these questions in a class discussion:** *What did the person do right? What did the person do wrong? What should each person do next?*

1. Erica's bank calls. They would like to send her a new credit card and they need to verify some information. Since she was thinking about opening up a new credit card anyway, Erica gives them her Social Security number and birth date.

Erica is:  savvy  not well informed.

2. Jason can't find his wallet, which contains nine credit cards, an ATM card and his Social Security card. He contacts the store where he made his last charge, but it does not have his wallet. He contacts the card companies and his bank to report the loss.

Jason is:  savvy  not well informed.

3. Peter and Linda have a joint account. Peter wants to avoid additional interest and late fees by paying on time. He notices that the balance is more than usual, but he pays the full amount without questioning the charges, because he assumes Linda made them.

Peter is:  savvy  not well informed.

4. Laura has excellent credit. She has two bank credit cards and always pays her bills on time. She applies for instant credit at a major department store to get an additional discount on her purchase, but the clerk tells her that her application was denied. She requests her free annual credit reports at [www.annualcreditreport.com](http://www.annualcreditreport.com) to see if she is a victim of ID theft.

Laura is:  savvy  not well informed.

5. Andrew is in the military and must obtain security clearance. Andrew's security clearance is denied because of bad credit—he is advised to check his credit report. When he gets his report, he notices four overdue credit card accounts that he did not open. He calls the credit card companies that issued these accounts and asks to have them shut down. He also puts a fraud alert on his account and contacts his superior officer to inform her that he is a victim of fraud.

Andrew is:  savvy  not well informed.

**Answers to Savvy Consumer Quiz**

1. Erica is not well informed. She should never give her personal information over the phone to someone who calls her. Instead, Erica could ask for the caller's number, hang up and call her bank at the phone number on her bank statement. She should report the number and the suspicious call to the bank's fraud department.
  
2. Jason is not well informed. He should never carry his Social Security card in his wallet. He should put only the credit cards he needs in his wallet—not all nine of his cards at once.
  
3. Peter is not well informed. He should always go over the credit card statement with Linda to make sure the charges are valid. Otherwise he might pay for unauthorized charges, which he could easily have removed. If he waits more than 60 days from the statement date to dispute unauthorized charges, he may have to pay the whole amount.
  
4. Laura is savvy. Obtaining a credit report is a good way to check if someone else is opening up accounts using your personal information.
  
5. Andrew is savvy in some ways—he checked his credit report and added a fraud alert to stop further damages. He also contacted the credit card companies immediately to shut down the fraudulent accounts. But he might have been able to stop the fraud—and the credit damage—sooner if he obtained his free credit reports regularly.