

(Facts and figures concerning your privacy)













The predecessor to HHS (Department of Health, Education, and Welfare) commissioned a report in 1973 that was a significant influence on creating the Privacy Act of 1974.















One way to better protect your privacy online is to look for a seal from reputable organization. Organizations that offer seal programs, such as Better Business Bureau (BBB) and TRUSTe, certify and monitor member website privacy and email policies. Their members are allowed to present a seal to show compliance.















When using an Internet browser, you have the option of determining your privacy settings. For example, you can control what 1st party and 3rd party cookies your browser will accept.















During 2005, the Federal Trade Commission (FTC) received over 685,000 consumer fraud and identity theft complaints. Approximately 63% represented fraud and 37% were identity theft complaints.

(Consumer Fraud and Identity Theft Complaint Data, January-December 2005)







Under federal law, you can obtain a free credit report each year from Equifax, TransUnion, and Experian.

(http://www.AnnualCreditReport.com)



In addition to the free reports under federal law, Maryland residents can obtain the same free reports under state law.















Under the Fair and Accurate Credit Transaction Act (FACTA), you are entitled to a free copy of your consumer report from companies such as ChexSystems & SCAN once every 12-months.

In addition to the free reports under federal law, Maryland residents can obtain the same free reports under state law.

















If you believe a company has violated your privacy, you are able to file a complaint with the Federal Trade Commission (FTC), your state Attorney General, and the Better Business Bureau (BBB).







Anyone who uses your computer can see what websites you have visited. Deleting the history only removes part of the records.























Every year American consumers lose billions of dollars to fraud. You or any member of your family can become a victim of a fraud scheme. Protect yourself and your family by not giving personal information to people or companies you don't know.