



PRESS RELEASE

Federal Deposit Insurance Corporation

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Latest *FDIC Consumer News* Features Strategies for Fighting ID Theft

The Fall 2004 issue of *FDIC Consumer News*, published by the Federal Deposit Insurance Corporation to offer practical guidance on financial matters, is now available on the Web at www.fdic.gov/consumers/consumer/news/cnfall04. It features:

- **Strategies and Help for Fighting ID Theft.** Identity theft is becoming more sophisticated and the number of new victims is growing. The latest issue covers tips people can use to minimize their chances of losing money to an ID thief.
- **New Consumer Rights to Their Credit Records.** The federal Fair and Accurate Credit Transactions Act gives consumers new rights to obtain free credit reports and to access their credit scores. The FDIC newsletter explains that ensuring the accuracy of credit histories can make a big difference the next time someone applies for a loan, a job, an insurance policy or some other benefit.
- **The Basics of Deposit Insurance for Businesses.** The FDIC receives many questions about deposit insurance from businesses and other entities (such as homeowners associations) that want to know if all their money would be fully protected if their bank were to fail. *FDIC Consumer News* clears up some common misconceptions.
- **New Financial Education from the FDIC.** The FDIC has unveiled an interactive computer-based version of the agency's award-winning *Money Smart* financial education curriculum that is easy to use and is available free in English and Spanish on CD-ROM and on the FDIC's Web site.

The goal of *FDIC Consumer News* is to deliver timely, reliable and innovative tips and information, in plain English and free of charge, to help people protect and stretch their money. Current and past issues appear online



Congress created the Federal Deposit Insurance Corporation in 1933 to restore public confidence in the nation's banking system. It promotes the safety and soundness of these institutions by identifying, monitoring and addressing risks to which they are exposed. The FDIC receives no federal tax dollars — insured financial institutions fund its operations.

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at www.fdic.gov/consumers/consumer/news.

The FDIC also offers a free online delivery service that provides an e-mail notice about each new issue posted to the Web site and provides a link to stories of interest. The online version contains the same information as the printed ***FDIC Consumer News***. To subscribe, follow instructions posted on the FDIC Web site at www.fdic.gov/about/subscriptions/index.html.
