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MADIGAN RELEASES ANNUAL HOLIDAY SAFE SHOPPING GUIDE***Attorney General's Guide Details Dangerous Products of 2014, Provides Tips for Illinois Families to Protect their Financial Information During the Holiday Shopping Season***

Chicago — Attorney General Lisa Madigan today released her annual Safe Shopping Guide highlighting hazardous toys, children's products and household items that have been recalled over the past year to help Illinois families ensure their home is a safe for the holidays.

The [2014 Safe Shopping Guide](#) includes detailed descriptions and photographs of over 100 children's products recalled in the last year – from popular strollers by Britax and Graco to a toddler toy with high levels of lead and cribs that pose serious entrapment hazards.

This year's edition also has a new feature that addresses another risk consumers confront during holiday shopping: identity theft. The past year brought a renewed focus on identity theft in the wake of numerous data breaches at popular nationwide chains, including Target, Michael's, Neiman Marcus and Home Depot. Madigan's guide provides simple steps for Illinois families to take to help protect their financial information as they shop online and in stores this year.

"Not only do parents and caregivers need to be wary of the kinds of toys and products they buy for their children this holiday season, they need to be careful about how they pay for them," Madigan said. "Incorporating a few simple steps into your routine can greatly minimize the risk of becoming an identity theft victim and reduce the damage that may result if your information is compromised."

This year's guide features Madigan's four simple steps to take to protect your financial information:

- **Set up Transaction Alerts** on your accounts to receive notifications when your credit or debit card is used above a certain dollar amount, so if someone uses your card without authorization, you'll receive a text message or email and can immediately call your card issuer to dispute the charge.
- **Regularly review your bank and credit card statements** to make sure there are no unauthorized transactions. Contest any unauthorized charges immediately by contacting your bank using the toll-free number on the back of your credit or debit card. Prompt reporting of unauthorized charges is critical to limit your liability, particularly if you are a debit card user because liability depends on how quickly you report a lost or stolen card. For instance, if you report a lost or stolen debit card before any unauthorized transactions occur, you are not responsible for any of the unauthorized charges, but if you make the report within two business days of losing your card, you can be liable for up to \$50 of unauthorized charges. After two days, reporting lost or stolen cards can increase your liability anywhere from \$500 and up.
- **Review your credit reports for unauthorized accounts.** You are entitled to one free credit report from each of the three nationwide credit reporting agencies per year. Go to www.annualcreditreport.com or call 1-877-322-8228 to order your credit reports. Make sure all the information is correct. If not, immediately contact the credit reporting agency to request that the information be explained or corrected.
- **Consider putting a security freeze on your credit.** A security freeze, also known as a credit freeze, essentially locks down your personal data at the consumer reporting agency until an individual gives permission for the release of the data, which can prevent someone from taking out credit in your name. You can easily have the freeze lifted when you want to allow a company to check your credit if, for instance, you are opening new accounts or purchasing a car or home.

For more information or assistance, Attorney General Madigan urged Illinois residents to call her office's [Identity Theft Hotline](#) at 1-866-999-5630. Madigan's Identity Theft Unit has helped over 35,000 victims remove over \$26 million in fraudulent charges from their credit.

"KID applauds the Attorney General's office for continuing to highlight dangerous recalled products. This gives families one more tool to keep their families safe," said Kids in Danger Executive Director Nancy Cowles.

"The Safe Shopping Guide is a must-have for this holiday season," said Abe Scarr, Illinois PIRG Director. "Shoppers should pay close attention to toys that contain small parts that could lead to choking, and consumers should be especially vigilant while shopping online where recalled toys may still be available."

Consumers can view and download the 2014 Safe Shopping Guide at Madigan's [website](#) or by calling the Attorney General's Recall Hotline for a print copy at 1-888-414-7678.

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