

Avoid Becoming A Victim of Identity Theft

There's no sure-fire method to prevent identity theft, but you can make stealing your identity as difficult as possible.

Take care of your Social Security number:

- Contact the three major credit bureaus and ask that they use only the last four digits of your Social Security number.
- Give out your Social Security number only when absolutely necessary. Ask to use another identifier whenever possible.
- Don't carry more credit cards or ID than you need. Keep the rest, including your Social Security card, in a secure place.
- Since the identifier on your Medicare card is your Social Security number, don't carry it unless you're keeping a doctor's appointment or know that you're going to need it.
- If any other insurance card you carry uses your Social Security number, ask that company for a new card with a different identifier.
- Make sure that your driver's license doesn't carry your Social Security number. If it does, get a new one.
- Never have your Social Security number printed on your checks.

Mail and Paper:

- Don't just toss, shred. Shred anything that has personal information on it, including credit card offers. Invest in a cross-cut paper shredder.
- Keep track of when your statements and bills are due. When something doesn't show up when it's supposed to, call that company. This includes your monthly bank statements, credit card bills, utility bills, anything with personal information on it.
- Check your bank statements every month and report any suspicious transactions.
- If you're going to be away from home for any length of time, don't forget to stop your newspapers and mail.
- Replace your mailbox with one that locks.
- Never clip outgoing mail to your mailbox. Take it directly to the Post Office or place it in an official Postal Service mailbox.
- Be careful when responding to unsolicited promotions. Identity thieves often create phony offers just to get personal and financial information.
- Don't fall for any "claim your prize" scams that ask you for personal information before your so-called prize is sent to you.

Computer:

- Never give out your personal information over the phone, through the mail or via the Internet unless you're the one who initiated the contact.
- Keep your virus protection updated.

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Computer (continued)

- Don't open files sent to you by people you don't know.
- If you use a high-speed Internet connection such as DSL, cable or a T-1 line that keeps you connected 24/7, use a firewall program.
- Before providing personal or financial information through a company's website, make sure it's secure. Look for signs that show the site is secure, such as a lock icon on the status bar or "https" in the URL. (The "s" stands for "secure".) Keep in mind, however, that these can be faked.
- Don't store financial information on your laptop if you can help it. Especially don't store passwords or personal identification numbers (PINs). Memorize those!
- Don't check the automatic log-in feature box that remembers your name and password on your computer or on sites you visit regularly.
- Always log off completely when you're done.
- Before getting rid of an old computer, delete all your personal information. You'll have to do more than just reformatting the hard drive. Use a "wipe" utility instead.
- Take the time to read website privacy policies. They should address access, security and what happens to personal information collected on the site.
- Be careful what you share. Don't put personal information in blogs or share it in chat rooms, genealogy or reunion sites.
- Do use the Internet to check your account balances daily.

Other things you can do or need to keep in mind:

- Call (888) 567-8688 to keep your credit information from being sold and to opt out of receiving unwanted credit card offers.
- Put passwords on bank, phone and credit card accounts, and don't use information that can be easily found, such as birthdates, your mother's maiden name or the last four digits of your Social Security number.
- When opening new accounts, if they want your mother's maiden name or something common like it, ask to use a password instead.
- Always keep personal and financial information put away and secured in your home. This is especially important if you have roommates, home health care workers, cleaning people, etc. in your home.
- Remember where you are. When ordering something by phone—especially on a cell phone—make sure there's no one around you to hear and make note of your credit card number.

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