IDENTITY THEFT: PROTECTING YOURSELF

The Federal Trade Commission (FTC) reports that about 10 million people are victims of identity theft every year.

How it Happens
Identity thieves get information in a variety of ways, including:

- Stealing personal items such as a wallet, purse, laptop, personal digital assistant and mail
- Picking through garbage for discarded credit card statements, bank statements, and pre-approved credit card offers
- Hacking into computers
- Posing as someone else to obtain personal information from a bank, credit card company, etc.
- Conducting telephone and email scams

Stay One Step Ahead
To minimize your risk, the FTC recommends the following precautions:

- Check your home mailbox daily, and drop your outgoing mail into a secure U.S. postal mailbox only.
- Since fewer credit card solicitations in your mailbox mean fewer opportunities for theft, you can opt out by calling 888-567-8688.
- Pay attention to your billing cycles, as identity thieves may change your billing address on your credit cards, so late bills may indicate a problem.
- Give out your personal information on a need-to-know basis and to legitimate businesses only. Do not print your Social Security number, home phone or driver’s license number on your checks. If requested, use your work number. If you are required to use your Social Security number as an account number, request to use an alternate identifier.
- Update your virus protection software. It is also a good idea to use a firewall program.
- When shopping online, make purchases from a secure browser, indicated by https://, and do not use automatic log-in features.
- Before disposing of an old computer, delete your personal information using a wipe utility program, which cleans all the information off your hard drive.

Report Identity Theft
If your wallet or some of its contents are stolen:

- Determine what’s been stolen, and call all creditors immediately to cancel your accounts.
- File a police report. This will help provide proof of immediate action to your credit card providers.
- Call the three national credit reporting bureaus, as well as the Social Security Administration, so that a fraud alert can be placed on your name and Social Security number.