TIPS TO AVOID BECOMING A VICTIM OF IDENTITY THEFT

Manage Your Mailbox

- Do not leave bill payment envelopes clipped to your mailbox or inside with the flag raised; criminals may steal your mail and change your address.
- Know your billing cycles, and watch for any missing mail. Follow up with creditors if bills or new cards do not arrive on time. An identity thief may have filed a change of address request in your name with the creditor or the post office.
- Carefully review your monthly accounts, credit card statements and utility bills (especially cellular telephone bills) for unauthorized charges as soon as you receive them. If you suspect unauthorized use, contact the provider's customer service and fraud departments immediately.
- When you order new checks, ask when you can expect delivery. If your mailbox is not secure, then ask to pick up the checks instead of having them delivered to your home.
- Although many consumers appreciate the convenience and customer service of general direct mail, some prefer not to receive offers of pre-approval financing or credit. To "opt out" of receiving such offers, call (888) 5 OPT OUT sponsored by the three credit bureaus, Trans Union, Experian, and Equifax.
- The Direct Marketing Association offers services to help reduce the number of mail and telephone solicitations. To join their mail preference service, mail your name, home address, and signature to: Mail Preference Service, Direct Marketing Association, P.O. Box 9008, Farmingdale, NY 11735-9008.

Check Your Purse or Wallet

- Never leave your purse or wallet unattended – even for a minute.
- Protect your PINs (don't carry them in your wallet!) and passwords; use a 10-digit combination of letters and numbers for your passwords and change them periodically.
- Carry only personal identification and credit cards you actually need in your purse or wallet. If your I.D. or credit cards are lost or stolen, notify the creditors immediately, and ask the credit bureaus to place a "fraud alert" in your file.
- Keep a list of all your credit cards and bank accounts along with their account numbers, expiration dates, and credit limits, as well as the telephone numbers of customer service and fraud departments. Store this list in a safe place.
- If your state uses your Social Security Number as your driver's license number, ask to substitute another number.

Keep Your Personal Numbers Safe and Secure

- When creating passwords and PINs (personal identification numbers), do not use any part of your Social Security Number, birth date, middle name, wife's name, child's name, pet's name, mother's maiden name, address, consecutive numbers, or anything that a thief could easily deduce or discover.
- Ask businesses to substitute a secret alpha-numeric code as a password instead of your mother's maiden name.
- Shield the keypad when using ATMs or when placing calling card calls.
- Memorize your passwords and PINs; never keep them in your wallet, purse, Rolodex, or electronic organizer.
- Get your Social Security Number out of circulation and release it only when necessary – for example, on tax forms and employment records, or for banking, stock and property transactions.
- Do not have your Social Security Number printed on your checks, and do not allow merchants to write your Social Security Number on your checks. If a business requests your Social Security Number, ask to use an alternate number.
- Never give your Social Security Number, account numbers, or personal credit information to anyone who calls you.

Bank, Shop, and Spend Wisely

- Store personal information in a safe place and shred or tear up documents you don't need. Destroy charge receipts, copies of credit applications, insurance forms, bank checks and statements, expired charge cards, and credit offers you get in the mail before you put them out in the trash.
- Cancel your unused credit cards so that their account numbers will not appear on your credit report.
- When you fill out a loan or credit application, be sure that the business either shreds these applications or stores them in locked files.
- Tear up receipts, bank statements, and unused pre-approval credit card offers and convenience checks before throwing them away.
- When possible, watch your credit card as the merchant completes the transaction.
- Use credit cards that have your photo and signature on the front.
- Sign your credit cards immediately upon receipt.
- Carefully consider what you want placed in the residence telephone book and ask yourself what it reveals about you.
- Keep track of credit card, debit card, and ATM receipts. Never throw them in a public trash container. Tear them up or shred them at home when you no longer need them.
- Ask businesses what their privacy policies are and how they will use your information: Can you choose to keep it confidential? Do they restrict access to data?

- Choose to do business with companies you know are reputable, particularly online.
- When conducting business online, use a secure browser that encrypts or scrambles purchase information and make sure your browser's padlock or key icon is active.
- Don't open e-mail from unknown sources. Use virus detection software.

Review Your Information

- Order a copy of your credit report from the three credit reporting agencies every year and make sure all the information is correct, especially your name, address, and Social Security Number. Trans Union (800) 680-7289, Experian (888) 397-3742 and Equifax (800) 525-6285. Look for indications of fraud, such as unauthorized applications, unfamiliar credit accounts, credit inquiries and defaults and delinquencies that you did not cause.
- Check your Social Security Earnings and Benefits statement once each year to make sure that no one else is using your Social Security Number for employment.