

## **Identity Theft Prevention Tips**

- Safeguard your Social Security number. Never carry your card with you. Don't put your number on your checks.
- Destroy private records and statements. Shred or tear up credit cards statements, solicitations, and other documents that contain private financial information. Destroy expired credit cards.
- Secure your mail. Empty your mailbox quickly, every day, or get a post office box so criminals don't have a chance to take credit card solicitations. Never mail outgoing bill payments and checks from home. They can be stolen from your mailbox and the payee's name erased with solvents. Mail them from the post office or another secure location.
- Know who you're dealing with. Whenever anyone contacts you asking for private identity or financial information, make no response other than to find out who they are, what company they represent and the reason for the call. If you think the request is legitimate, contact the company yourself and confirm what you were told before revealing any of your personal data.
- Take your name off marketer's lists. In addition to the national <u>Do-Not-Call registry</u>, you can also cut down on junk mail and opt out of credit card solicitations.
- Monitor your credit report. Obtain and thoroughly review your credit report. You can get a free
  copy <a href="here">here</a>. Review at least once a year to check for suspicious activity. You may also look into
  credit protection services, which alerts you any time a change takes place with your credit
  report.
- Review your credit card statements carefully. Make sure you recognize the merchants, locations and purchases listed before paying the bill. Pay attention to billing cycles. If bills or financial statements are late, contact the sender.
- Safeguard your home computer. Install firewalls and virus-detection software.
- Create complex passwords. Change your passwords if a company that you do business with has a breach of its databases.

**Report Identity Theft:** Report identity theft to the Federal Trade Commission (FTC) online or by phone at 1.877.438.4338.