

## **Steps in Preventing Identity Theft**

- 1.** Buy a cross-cut type shredder. Shred all your important papers and especially pre-approved credit applications received in your name and other financial information that provides access to your private information. Don't forget to shred your credit card receipts.
- 2.** Be careful of "Dumpster Diving." Make sure that you do not throw anything away that someone could use to become you.
- 3.** Be careful at ATM's and using Phone Cards. "Shoulder Surfers" can get your "Pin Number" and get access to your accounts.
- 4.** Get all of your checks delivered to your bank-not to your home address.
- 5.** Do not put checks in the mail from your home mailbox. Drop them off at a U.S. Mailbox or the U.S. Post Office. Mail theft is common. It is easy to change the name of the recipient on the check with an acid wash.
- 6.** When you order new credit cards in the mail, or your previous ones have expired, watch the calendar to make sure that you get the card within the appropriate time. If it is not received by a certain date, call the credit card grantor immediately and find out if the card was sent. Find out if a change of address was filed if you don't receive the card or a billing statement.
- 7.** Cancel all credit cards that you do not use or have not used in 6 months.
- 8.** Put passwords on all your accounts and do not use your mother's maiden name. Make up a fictitious word.
- 9.** Get a post office box or a locking mailbox, if you possibly can.
- 10.** Ask all financial institutions, doctors' offices, etc., what they do with your private information and make sure that they shred it and protect your information. Tell them why.
- 11.** Empty your wallet of all extra credit cards and social security numbers, etc. Do not carry any identifiers you do not need. Don't carry your birth certificate, social security card, or passport, unless necessary.
- 12.** Memorize social security numbers and passwords.
- 13.** When a person calls you at home or at work, and you do not know this person, never give out any of your personal information. If they tell you they are a credit grantor of yours call them back at the number that you know is the true number, and ask for that party to discuss personal information. Provide only information that you believe is absolutely necessary.
- 14.** Do not put your social security number on your checks or your credit receipts.
- 15.** Do not put your telephone number on your checks.
- 16.** Get credit cards and business cards with your picture on them.
- 17.** Do not put your credit card account number on the Internet (unless it is encrypted on a secured site.) Don't put account numbers on the outside of envelopes, or on your checks.
- 18.** In conjunction with a credit card sale do not put your address, telephone number, or driver's license number on the statement.
- 19.** Monitor all your bank statements from every credit card every month. Check to see if there is anything that you do not recognize and call the credit grantor to verify that it is truly yours.
- 20.** Order credit reports once a year from one of the credit reporting agencies: Equifax 800-525-6285; Experian 800-301-7195; Trans Union 800-680-7289. Report any accounts that you did not apply for.
- 21.** Immediately correct all mistakes on your credit reports in writing. Send those letters Return Receipt Requested, and identify the problems item by item with a copy of the credit report back to the credit reporting agency. You should hear from them within 30 days.
- 22.** Take your name off all promotional lists.