

## 10 Strategies to Prevent Identity Theft

1. Get a copy of your credit report regularly and review it for any unfamiliar activity. Each of the nationwide credit bureaus—Equifax, Experian, and TransUnion—are required to provide you with a free copy of your credit report, at your request, once every 12 months. The three nationwide credit bureaus set up one website and a toll-free telephone number through which you can order your free annual report. To order, visit the website at [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 877-322-8228.
2. Make an up-to-date list of all your credit card numbers and the corresponding customer service phone numbers. Keep this list in a safe place so you can immediately cancel any account if your card is lost or stolen.
3. Most bank accounts and credit card accounts now allow online access. Sign up for it and check your accounts online regularly. It's easier and quicker to catch something than waiting for the statement.
4. Buy a shredder to use at home. Shred all pre-approved credit offers before you discard them. Shred all statements when you are finished with them. It's important to guard against dumpster divers who go through your garbage to steal your personal information.
5. Mail your bills and letters at the post office or by placing them in a US Postal service mail receptacle. Do not leave mail in your house mailbox with the flag up for the postman to pick up! The raised flag on your mailbox not only notifies the postman of mail to be picked up, it also notifies identity thieves! You may be mailing your credit

- card bill; if stolen from your mailbox, the thief has your card number and zip code, enough information to charge in a lot of places.
6. Do not carry your social security card with you. If your wallet is stolen, a thief can open credit accounts using your social security number. Memorize the number and leave the card at home. Also, be selective on when you give your number out; make sure the person and organization are reputable.
  7. Do not have your checks pre-printed with your social security number or your driver's license number. Your social security number is never needed when cashing a check. If the company needs your driver's license number, let them look at your license and write the number on the check themselves.
  8. Never give out personal information over the phone unless you initiated the call. Never give it to a telemarketer. If you are interested in their offer, get their phone number and call them back so you can verify the company they are calling from.
  9. If you shop online, make sure the company is reputable and that you completely log out of the site when finished. Also, make sure that the site is secure by checking the address; it should say "https:". The "s" on the end means it is secure. Don't let a website fool you by putting a secure symbol on their site when it is not in fact secure.
  10. Never respond to requests for personal information via e-mail. A technique called phishing makes an e-mail look like it came from a reputable company like your bank when it has come from an identity thief. No reputable company will ever ask you to verify personal information such as your social security number or passwords via e-mail.