


# Identity Theft and Credit Fraud Prevention Tips

Worried about identity theft? Don't want to be a target? Here are a few tips from the Federal Trade Commission to deter, detect, and defend yourself from mail theft, credit card theft, scams, and other forms of ID theft.

## PERSONAL DOCUMENTS AND VALUABLES

- Store them in a home safe or bank lock box. This includes birth certificates, social security numbers, passports, unused checks, canceled checks, infrequently used credit cards, ATM cards, calling cards, etc.
- Avoid carrying these items unless absolutely necessary, and never leave them lying around unattended in open view.
- Don't click on links sent in unsolicited emails. Instead, type in a Web address you know. Make good use of firewalls, anti-spy ware, and anti-virus software to protect your home computer and keep them up-to-date.

## PERSONAL INFORMATION

- Analyze your credit report annually for accuracy. Make sure there aren't any accounts on there that you're not aware of or other suspicious entries or activities. See resources on back for Web site.
- Give personal information only to known and trusted sources:
  - On the phone (only when you initiate the phone call).
  - On the Internet (only on encrypted sites using https:// ).
  - Through the mail (only trusted sources).

## PERSONAL CHECKS

- Limit printed information on personal checks. Don't include your home address, phone number, or driver's license number. This is an easy way for a thief to find out where you live. You may even want to use an initial for first name(s) so a thief can't get your full name from a check.
- Do not sign and carry blank checks or receipts.
- Have new check orders delivered to your bank instead of your home address.

## AUTOMATIC DEPOSIT and ONLINE PAY INFORMATION

- Sign up for automatic payroll deposit if possible.
- Sign up to view your pay information online if possible.
- Shred your paychecks at work after opening and reviewing.

## CREDIT CARDS

- Keep a written record or photocopy of credit card information such as account numbers, expiration dates, phone numbers, and addresses.
- Never write your signature on the back of your credit cards; instead write **ASK for Photo ID**.
- Carry your cards separately from your wallet in a zippered compartment, business card holder, or another small pouch.
- Keep your cards in your possession at all times; never lend them to anyone.
- Never leave cards or receipts lying around unattended in open view.
- Notify card issuers in advance of an impending address change.
- Show photo ID at beginning of a transaction when paying with a credit card.
- Keep an eye on your card during a transaction and get it back as quickly as possible.
- If a vendor uses carbons for credit card purchases, ask for and destroy the carbon.
- Save all receipts, and void incorrect receipts.
- Carry receipts in a purse or wallet instead of a shopping bag.
- View your statements online and don't wait for the mailed copy in order to spot fraud sooner.

## BANK AND CREDIT CARD OR ACCOUNT STATEMENTS

- Sign up for electronic bank statements, but review them at least twice monthly to increase chances of finding fraud much sooner.
- Open and reconcile paper statements (bank, credit card, phone) as soon as they arrive.
- Inspect and report in writing any questionable charges to the card issuer. If urgent, report it by phone.
- Cross-shred old receipts and statements. Never throw them in the trash until they've been shredded.
- Be alert to bills that don't arrive as expected or unexpected credit cards or account statements.
- Check out a denial of credit for no apparent reason or calls/letters about purchases you didn't make.

## MAIL

- Mail bills and personal information at the post office or a neighborhood drop-off box; pick up newly delivered mail as soon as possible. Mail in an unlocked mailbox is an easy target for a thief, who can obtain name, address, credit account numbers, bank account information, etc., from your mail.
- Don't write account numbers on envelopes.
- Shred junk mail displaying your name and address. This is especially important for unsolicited credit card and other types of applications.

## TRAVEL

- Hold mail at post office when traveling, or ask a neighbor to collect it for you.
- Notify card issuer when traveling abroad to let them know the dates that charges may be made to your card from that location.
- Leave valuables at home, if possible. If you must take them with you, store them in a safe place such as a hotel safe; don't leave them unattended in your hotel room.

## ATMs

- Do not use "white label" ATMs. These are not owned or operated by chartered banks or credit unions. It is easier for thieves to tamper with and install skimming devices to read and store credit/debit card information.
- Shield with your hand when entering your PIN.
- Never create a PIN using a consecutive 4-digit portion of your SSN.

## USEFUL INTERNET SOURCES

- Identity Theft Resource Center <http://www.idtheftcenter.org/index.html>
- Social Security ID Theft <http://www.ssa.gov/pubs/idtheft.htm>
- Free credit reports (once every 12 months) – Equifax, Experian, and TransUnion <https://www.annualcreditreport.com>
- Remove your name from the marketing lists of the three reporting bureaus [www.optoutprescreen.com](http://www.optoutprescreen.com)
- Add your name to the National Do Not Call Registry [www.donotcall.gov](http://www.donotcall.gov)
- Opt out of the sale or sharing of your financial information [www.privacyrights.org/fs/fs24-finpriv.htm](http://www.privacyrights.org/fs/fs24-finpriv.htm)
- Use one-time credit cards for online purchases, e.g.,  
**CitiBank** [http://www.citibank.com/us/cards/tour/cb/shp\\_van.htm](http://www.citibank.com/us/cards/tour/cb/shp_van.htm)
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### If you believe you are a victim of identity theft:

- File a police report to document the crime for your creditors [http://crime.about.com/od/agencies/a/agencies\\_mi.htm](http://crime.about.com/od/agencies/a/agencies_mi.htm)
- Report the theft to the Federal Trade Commission (1-877-438-4338) or <http://www.ftc.gov/bcp/edu/microsites/idtheft/>.
- Close any credit accounts that you believe may be established or used fraudulently by calling the security or fraud departments of each company where you have an active account.
- Place a fraud alert on your credit reports and review the reports carefully.