

BUSINESS/FINANCES

IDENTITY THEFT PREVENTION

- Don't use your mailbox for outgoing mail unless it has a lock on it. Take mail to the post office.
- Get your free credit report from the three credit bureaus (Equifax, Experian, and TransUnion) – stagger your requests with the three bureaus so you receive a credit report every four months.
- Watch the mail when you expect a new credit card and contact the issuer if it does not arrive as expected.
- Using a gel pen on checks you write may make 'check washing' harder for an identify thief.
- Discourage companies from using your social security number as your account number.
- When you apply for a loan or credit, ask how they safeguard the material and dispose of it.
- Be aware which cards you carry contain your social security number – Medicare, driver's license and be extra protective of these cards.
- Review your social security statement each year when you receive it.
- Be careful about providing social security numbers on a job application. If possible, indicate you will provide this at the time of an interview.
- When asked to provide a reminder question to access your account, use one that would not be readily accessible to others (do not use mother's maiden name, social security number, etc.) .
- Do not have your SSN or driver's license number printed on your checks. Don't let merchants hand-write the SSN onto your checks because of the risk of fraud.
- If you pay on-line, secure your log-on name and password. Check your on-line statement often for any discrepancies.
- Whether you pay your credit card on line or by check, sign up to have access to your account on-line and monitor your account activity frequently. Any unauthorized charges can be identified and possibly corrected prior to receiving your bill.
- Take receipts at ATM machines, gas pumps, etc.
- Shred any mail or other items with your name on them. The smaller the pieces are shredded the better.
- Do not write down passwords or account numbers and keep in an unsecured environment.
- Collect mail from your mailbox promptly. If you are going to be away from home, have a trusted neighbor take your mail from the mailbox or ask the post office to hold your mail.
- If your area allows, purchase a mailbox that locks.
- Know your dollar limit of identity theft responsibility on credit cards, debit cards and your bank account.
- Keep a record of all account numbers with phone numbers to report loss (credit cards, driver's license, etc.) in a safe place in your home. Write down the pertinent information or photocopy the contents of your wallet in case it is stolen or lost.
- Report possible identity theft to the proper authorities (police, credit bureaus, credit card companies, Federal Trade commission) and follow through with any reports they send or require.
- Consider placing a fraud alert or credit freeze on your account through the three credit bureaus. Know and understand these procedures and your responsibilities.
- Limit the personal information you carry. Remove any items from your wallet or purse that you do not need on a daily basis (social security card, voter's registration, birth certificate, etc.).
- Make sure passwords, firewalls and anti-virus and spyware on your computer are up-to- date
- Consider having your payroll checks directly deposited.
- Do not give out your personal information unless you initiated the transaction and are sure that it is legitimate.
- When purchasing or doing business on-line make sure your transaction has security protection (a secured identification code from vendor or business) before giving out credit card or other bank information.
- Delete personal information from a computer before selling or giving it away with a wipe utility program.
- Beware of your surrounding when you enter your PIN number at an ATM.
- Understand what you are downloading from the Internet. File-sharing can expose you to hackers. Monitor what your family members are downloading onto the home computer.
- Remove name from marketing lists, opt out of sharing information and on rebate forms write, do not share my personal information.
- Know who you are hiring to help with health or financial needs. This is especially pertinent for the elderly. A caregiver or person offering assistance should be from a reputable source that conducts a thorough background check. For additional information read resources from such places as AARP or the Council on Aging.
- If you are the executor or personal representative for someone who has passed away, inform credit bureaus, license bureaus, banks, etc. of the death. You may need proof of your authorization to do so along with a copy of the death certificate.
- Sign up for the Do Not Call Registry.
- When you order checks pick them up from the bank.
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