

Guide to Identity Theft Prevention

With identity theft becoming more common, it's important to educate yourself with information that can help prevent it.

Where Your Identity is Stolen From

Your Mail

Your mail can contain sensitive personal information. Here are some tips for ensuring your mail doesn't fall into the wrong hands:

- Don't leave outgoing mail in an unsecured location. Deposit mail in USPS collection boxes.
- Don't leave incoming mail in your mailbox overnight or on weekends.
- Have your mail held at the post office while you're out of town.
- Get a mailbox that locks or a post office box.

Your Computer

Many people are unaware of how dangerous the Internet can be. Here are some tips for preventing problems:

- Encrypt your wireless Internet connection.
- Use anti-spyware and anti-virus software.
- Be wary of online shopping sites. Only shop at sites that you trust and are secure.
- Don't be fooled by phishers (fraudulent attempts to gather personal or financial information) and watch what you blog. Sometimes fake websites will mimic real ones and ask for user name, password or other account information.
- Erase your hard drive if you plan to sell your computer.

Your Trash

If it has your social security, bank account, credit card, or any other identifying number on it, remember to shred it before you trash it. Get a good crosscut shredder. Here is a list of items you should always shred when it comes time to discard them.

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|----------------------------------|------------|---|
| •Bank statements | •Paystubs | •Canceled or voided checks |
| •Credit card statements | •Bills | •ATM receipts |
| •Pre-approved credit card offers | •Tax forms | •Expired passports, visas, & credit cards |

A SPECIAL WORD ABOUT SOCIAL SECURITY NUMBERS (SSN):

Your employer and financial institutions need your SSN for wage and tax reporting purposes. Other businesses may ask you for your SSN to do a credit check if you are applying for a loan, renting an apartment, or signing up for utilities. Sometimes, however, they simply want your SSN for general recordkeeping. If someone asks for your SSN, ask them: Why do you need it? How will it be used? How do you protect it from being stolen? And—what will happen if I don't give it to you? Many companies have alternative ways of identifying you. DO NOT give anyone your SSN when you have not initiated the phone call.

Guide to Identity Theft Prevention (continued)

ABOUT SENSITIVE PERSONAL INFORMATION AND RENTAL APPLICATIONS:

A landlord needs your SSN to check your credit. They generally do not need your bank account or credit card numbers. If most of your resources come from a bank account, you can provide a current statement with the account number blacked out. You might consider having two applications ready to give to a prospective landlord: one without sensitive personal numbers — to be given out for the purpose of qualifying your income and references, and another if you are seriously being considered as an applicant. This second application would contain your SSN and more sensitive information. This could then be used to check your credit.

While some personal information is inevitably going to be made public, there are some items with high sensitivity that should never be made public. See the table below for the degree of sensitivity of some of your most personal information. Be sure to make a copy of all cards in your wallet.

Item	Sensitivity
Full Name	Low
Address	Low
Phone Number	Low
Date of Birth	Medium
Birthplace	Medium
Mother's Maiden Name	Medium
Social Security Number	High
Bank Account Number	High
Credit Card Number	High
PIN or Password	High

Source: YourCreditAdvisor.com

What To Do if Your Identity Is Stolen

While these tips are designed to prevent identity theft, even the most scrupulous person is at risk. Should you ever become a victim, immediately contact your banks and credit card issuers, the three major credit bureaus, file a police report, and file a complaint with the FTC.

For more info visit:

<http://www.ftc.gov/bcp/menus/consumer/data/idt.shtm>

<http://idtheftcenter.org>