

Tips to avoid Identity Theft and Credit Card Fraud

PROTECT YOURSELF

- Only purchase or give personal information on a secure website
 - Look for the S in “https://”
 - Look for a Padlock symbol at the bottom of the browser window
- DO NOT store personal information on your computer
 - Tax Returns, Passwords, Credit Card Information, etc.
- Install firewall and buy virus-protection software and when disposing of a PC remove your data with a “wipe” utility program (erasing manually isn’t the same)
- Give utmost protection to your SS number, date of birth, and address.
 - *Only give to trusted business and only if required.*
- DO NOT carry your Social Security number on you or in your wallet. Memorize it!
- DO NOT login to personal accounts on a public wireless connection (i.e. coffee house, airport)



SECURE YOUR INFORMATION

- Identity thieves can be family, friends, and acquaintances
 - Limit unsupervised access to your home
 - Keep documents with personal information locked up in preferably a fire proof safe
- Keep checkbooks locked up and safe from theft. A thief can steal your identity just from checks, without Social number, etc.
- Have locked mail box or pick up mail as soon as it is delivered, especially if on a street
 - Drop credit card payments into a secure mailbox
 - Tear up preapproved credit card applications
- Complete all Privacy Policy Opt Outs

BEWARE OF SCAMS

- SKIMMING – looks like a pager or small cell phone (restaurant industry most vulnerable, ATM’s) You are vulnerable when you can’t see your card being swiped.
- PHISHING (Email) – Your bank will never request identifying information from you via email or over the internet
- SPYWARE – is downloaded onto your computer unbeknownst to you. Be careful when downloading free software
- PHONE SCAMS
 - NEVER give out personal information over the phone unless the phone call was initiated by you
 - DO NOT FALL for prizes or awards that you have to pay for!
 - REMEMBER – if it is too good to be true, then it probably is!

MONITOR

- Reconcile bank and credit card statements or at the very least, review them
- Retrieve credit report every year from www.annualcreditreport.com
- Consider signing up for a credit monitoring service

TIP: You can request to have your name removed from pre-approved credit solicitation lists maintained by the 4 credit bureaus by calling 1-888-567-8688 or online at www.optoutprescreen.com

NOTIFY US RIGHT AWAY IF YOU BECOME A VICTIM

RESOURCES:

<http://www.onguardonline.gov>

www.myfico.com/crediteducation

<http://www.consumer.ftc.gov/features/feature-0014-identity-theft>