

Identity Theft Protection Tips

www.idtheftcenter.org

Identity theft is a crime in which an impostor obtains key pieces of personal identifying information (PII) such as Social Security numbers and driver's license numbers and uses them for their own personal gain. It can start with lost or stolen wallets, stolen mail, a data breach, computer virus, "phishing" scams, or paper documents thrown out by you or a business (dumpster).

How can I minimize my risk of becoming an identity theft victim?

As consumers, you have little ability to stop or prevent identity theft. However, there are some positive steps to take which will decrease your risk.

Don't give out your SSN unnecessarily (only for tax reasons, credit or verified employment.) Before providing personal identifiers, know how it will be used and if it will be shared.

Use a cross-cut shredder to dispose of documents with personal information. Also, use a specialized gel pen when writing out checks.

Place outgoing mail in collection boxes or the U.S. Post Office.

Know your billing cycles and contact creditors when bills fail to show up. Review bank and credit card statements carefully.

Password protect your financial accounts. A strong password should be more than eight characters in length, and contain both capital letters and at least one numeric or other non-alphabetical character. Use of non-dictionary words is also recommended.

Don't give out personal information on the phone, through the mail or over the Internet unless you initiated the contact.

Use firewall software to protect computer information. Keep virus and spyware software programs updated.

Reduce the number of preapproved credit card offers you receive: 888-5OPT-OUT

Order your free annual credit reports on-line at: www.annualcreditreport.com or by calling (877) 322-8228

You may also "freeze" your credit report. For more information on this, go to: [State Resources](#)