

## Protect Yourself from Identity Theft

Identity theft can be difficult for consumers since sometimes they do not know they have been defrauded until it has already happened. With little effort, an identity thief can use basic information to take over a person's identity. Citizens can reduce their chances of becoming victims of identity theft by following a few rules to protect their personal information.

### **1. Shred Documents**

Criminals sort through trash looking for personal information (Social Security numbers/bank statements). Consider purchasing a shredder to reduce your personal information from discovered in the trash.

### **2. Withhold personal information**

Be very cautious when giving out personal information, such as social security numbers, especially to people you do not know whether over the phone or in person. Know who you are speaking with.

### **3. Get a Copy of Your Credit Report**

Review your credit report periodically so you can quickly identify any fraudulent transactions under your name.

### **4. Bring in Mail Daily**

Have someone you trust retrieve your mail while you are away so mail is not left out.

### **5. Report Lost or Stolen Cards**

If you lose a card or suspect it has been stolen, contact your bank or credit card company **immediately** to have your account blocked.

### **6. Create Difficult Passwords**

Using personal information to create passwords makes it easier for hackers to steal your identity. Avoid birth dates or portions of your Social Security number as passwords.

### **7. Protect Your Birth Certificate and Social Security Card**

Keep birth certificates and Social Security cards in a safe place. When criminals know your Social Security number, place of birth and full name, they can become you.

### **8. Request I.D. for Credit and Debit Cards**

By signing "Ask for I.D." on the back of your credit/debit cards, the store should ask for the person using them to produce identification when attempting to use them. In some cases, however, store owners will not allow transactions without card signatures.

### **9. Be Suspicious of Prizes and Awards**

Many prize and award offers received in the mail require action on your part. You may be asked to give your Social Security number or birth date and then mail the form with payment to the company offering the prize or award. **Do not** comply with such requests.

### **10. Keep Track of Financial Statements**

Keep track of when your monthly financial statements arrive in the mail. For example, if your bank statement normally arrives on the 15th of each month and you have not received it soon after, contact your bank immediately.