

WAYS TO REDUCE THE RISKS OF IDENTITY THEFT

- Shred credit card applications, receipts, bank, and billing statements instead of placing in the trash
- Avoid giving your SSN unless it's absolutely necessary --use other identifiers
- Keep track of billing cycles
- Guard your mail from theft
- Incoming mail
- Outgoing mail
- Call back the regularly published customer service number of a company to verify the identity of a caller
- Carry as little identification information as possible
- Limit the number of credit cards you carry
- Don't give personal identification on the phone unless you initiate the call
- Be cautious with personal info in your home
- Put a lock on your cell phone and electronic calendar
- Don't carry your SS card.
- Save ATM and credit card receipts to check against statements
- Alert family members to dangers of pretexting.
- Be cautious about information shared in online profiles, social media, etc.
- Regularly review financial statements to ensure accuracy
- Use gel pens for check-writing
- Checks can't be "washed" and re-used
- Make sure your credit reports are accurate
- Pull a credit report every four months
- Check on access to your personal info at work.
- If you give your credit card to anyone to process out of your sight (e.g., waiters), check your statement for signs of abuse