



SAFETY TIPS

Identity Theft



In partnership with Crime in America, we've assembled some helpful tips that can help you from becoming a victim of identity theft.

Types of Identity Theft

- **Application Fraud:**
Using your Social Security Number or other personal information, a thief will open new credit accounts in your name.
- **Account Takeover:**
Your existing account number and/or credit card are used to buy products or services.
- **Criminal Identity Fraud:**
Your identity can be taken to commit crimes, enter countries, or commit acts of terrorism.

How it is Done

- They get your credit report by posing as someone authorized to do so, like an employer or landlord.
- They will steal your wallet or mail that contains information about you, your credit and personal finances.
- They get information about you from the internet and/or try to scam you via e-mail.

Computer Safety:

- Password protect files that contain sensitive personal information.
- Make sure you have a firewall installed on your computer to prevent hackers from accessing information on your hard drive.
- Before recycling your old computer, make sure you run a hard drive "wipe". This removes all data from your computer.

Protect Your Mailbox:

- Remove mail from your mailbox as soon as possible.
- Prevent mail theft by installing locks on your mailbox or have your mail delivered to a PO Box.
- When mailing sensitive information, deposit it at the post office.
- Shred any documents or mail that contain personal information.

Credit Cards:

- Write "SEE ID" on the back of your credit card in the signature blank.
- Use as few credit cards as possible and monitor them frequently.
- Put your receipts in your wallet - not the shopping bag.
- Keep your credit card in sight at all times.

ATM, Passwords & PINs:

- Use Alpha-Numeric passwords.
- Memorize passwords – do not write them down.
- Do not use private or odd-looking ATMs.

Your Social Security Number:

- If a business or individual asks for your social security number, ask to use a different number instead.
- Do not use your social security number on job applications. When needed, use it at the interview.

Checks:

- Do not put your social security number, account numbers or phone numbers on your checks.
- Use a permanent, fine tip pen or marker when writing checks.
- When ordering new checks, have them sent to the local branch and pick them up there.

Unwanted Solicitations:

- If you get called at home by a solicitor, never give out personal information.
- Have your name removed from the phone book or reverse directories.
- Register at the FTC "Do Not Call Registry" at www.donotcall.gov.
- Remove yourself from marketing lists by writing Equifax, Experian and TransUnion.

Credit Reports:

- Order your credit report twice a year.
- Make sure ALL information is correct.
- Review report for accounts you didn't open, unexplained debts or inquiries you did not initiate.
- If you see anything suspicious, notify the credit bureau.