



Checklist: How to Prevent Identity Theft

Many people do not realize how easily criminals can obtain personal data without having to break into someone's home. For example, while out in public, criminals often watch potential victims from a nearby location. They listen as you give your credit card number over the phone to a hotel or rental car company, or watch you type your PIN number in during debit card transactions. They even go through your garbage cans at home to obtain copies of checks, credit card or bank statements or other records that include your name, address, and telephone number.

With enough identifying information, a criminal can take over an individual's identity to conduct a wide variety of crimes. To prevent this from happening to you, the following checklist offers some helpful tips that every person should follow to ensure that his or her identity remains protected.

- ❑ Be careful about giving out your personal information to others unless you have a reason to trust them.
- ❑ Adopt a "need to know" approach to your personal information. Your credit card company may need to know your mother's maiden name, so it can verify your identity when you call to inquire about your account. A person calling you from the credit card company does not need to know that information since it should already be on file.
- ❑ Do not carry extra credit cards, your Social Security card, birth certificate, or passport in your wallet or purse, except when needed. Store your purse or wallet in a safe place at work.
- ❑ When ordering new checks, pick them up at the bank. Don't have them mailed to your home. If you have a post office box, use that address on your checks rather than your home address so thieves will not know where you live.
- ❑ Don't include your Social Security number or phone number on your checks. The more personal data you routinely hand out to people, the easier it is for criminals to steal your identity.
- ❑ If someone you don't know calls and offers you the chance to receive a major credit card, prize, or other valuable item, but asks for personal information, ask them to send you a written application form.

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- ❑ If you're traveling, have your mail held at your local post office, or ask someone you know and trust to collect your mail while you are away.
 - ❑ When paying bills, do not leave the envelopes containing your checks at your mailbox for the postal carrier to pick up. If stolen, your checks can be altered and then cashed by the imposter. It is best to mail bills and other sensitive items at the drop boxes inside the post office rather than neighborhood drop boxes.
 - ❑ If you receive credit card applications in the mail and do not wish to obtain a new credit card, shred or tear up the application into little pieces before throwing it away. This will make it impossible for someone to dig it out of the trash, fill out the application in your name, and have the credit card mailed to their address.
 - ❑ Keep a list or photocopy of all your credit cards, bank accounts, and investments in a secure place so that you can quickly contact these companies in case your credit cards have been stolen or accounts used fraudulently.
 - ❑ Check your financial information regularly, and look for what should be there and what shouldn't. If you have bank or credit card accounts, you should be receiving monthly statements that list transactions for the most recent month or reporting period. If you're not receiving monthly statements, call the financial institution or credit card company and ask about it.
 - ❑ Periodically request a copy of your credit report. This report should list all bank and financial accounts under your name and will provide other indications of whether someone has wrongfully opened or used any accounts in your name. The Federal Trade Commission recommends customers check their credit report annually to verify the accuracy of their file information. Federal law allows consumers to obtain a free credit report once every 12 months by visiting www.AnnualCreditReport.com.
 - ❑ Maintain careful records of your banking and financial accounts. Even though your bank is required to maintain copies of your checks and debit transactions for five years, you should retain your monthly statements and checks for at least one year. It also is recommended to check your monthly statements carefully. By doing so, you could find out if someone has made unauthorized debits or charges to your accounts.
 - ❑ Beware of e-mail scams. An identity theft scam that has recently grown in popularity involves people receiving an e-mail that looks like it came from their bank. The message states that due to the identity theft issues currently taking place, the bank needs you to provide your information so that they can verify it is correct. This is a scam and if you receive this e-mail, immediately delete it.

Sources:

Federal Trade Commission

Identity Theft Resource Center