



## **TIPS TO PROTECT YOURSELF AGAINST IDENTITY THEFT** **AVOID BECOMING A VICTIM**

1. **Be Stingy:** As a general rule, do not divulge personal information to others unless you have a reason to trust them. Adopt a “need to know” approach to your personal data.
2. Do not offer your social security number to unknown people; i.e. telephone solicitors.
3. Always request a written form from anyone wanting personal information from you. If you do receive a solicitation in writing, review the material carefully to make sure it is going to a well known and reputable company.
4. Do not divulge personal data over public telephone. Slick identity thieves may be listening near by .
5. The next time you order checks, have only your initials (instead of your first and last name) printed on the front. If someone steals your checkbook, they will not know your full name and how you sign your checks but your bank will.
6. Put your work address and telephone number on your checks or open a P.O. Box at your local post office
7. Never have your social security number or drivers license number printed on your checks. You can always add it if necessary.
8. Make a photo-copy of the contents of your wallet Copy both sides of your drivers license, all credit cards and ATM card. This way you will know exactly what was in your wallet if it is lost or stolen.
9. In the event your wallet is lost or stolen, cancel all credit cards immediately. Have the toll free numbers of the credit card companies and your credit card numbers ready. Also have the following telephone numbers of three national credit reporting companies available and call them as soon as possible to advise them to put a “fraud alert” on your name and social security number. This means that a thief trying to use your information to open new accounts in your name will trigger an alarm.

Equifax	-	1-800-525-6285
Experian	-	1-800-397-3742
Transunion	-	1-800-680-7289
10. One last thing.....BUY A SHREDDER and start using it at once. Shred any new or old documents that contain your credit card numbers, your social security card number or any other personal information you don't want anyone else to have.