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## Prevent ID Theft!!!

1. Destroy papers you don't need. This includes credit card and ATM receipts, checks or deposit slips, health insurance benefit statements, paycheck stubs, tax records and re-approved credit-card offers. Buy a shredder and use it! You'd be surprised how many thieves go through your trash.
2. Guard your Social Security number. Do not carry it with you and *never* give it out unless absolutely necessary. Do not have your Social Security number printed on your checks. If your driver's license requires the number, lobby your elected representatives to change the policy.
3. Check your credit report once a year. Investigate any accounts you did not apply for directly. To check your credit, contact one of the three major credit agencies: TransUnion, (800) 888-4213 ([www.tuc.com](http://www.tuc.com)), Experian, (888) EXPERIAN (888-397-37420, ([www.experian.com](http://www.experian.com)); and Equifax, (800) 685-1111 ([www.equifax.com](http://www.equifax.com)). There is a fee for this service.
4. Block your name from marketing lists, and remove it from pre-approved offers of credit by calling (888)-5- OPTOUT (888) 567-8688.
5. Guard your personal information. Don't carry anything you don't need, including extra credit cards, SS# cards, or birth certificates. Lost and stolen wallets are the most common way impostors get your information. Get credit cards with your picture on them. Cancel cards you no longer use.
6. Keep confidential information in a locked area. Put a lock on your mailbox. Mail theft is a popular way to steal your identity.
7. Use caution when buying merchandise on the Internet or over the phone, especially if you did not initiate the call. Beware of scam artists who say you've won a valuable prize or qualify for a credit card but ask you to verify your SS # first. *NEVER* give you Social Security number or personal information over the phone. Instruct your children about this.
8. Add passwords to bank, credit card and utility accounts so that only you and your closest relative have access to this information.
9. Pay attention to you credit card when you hand it to a store clerk. Don't let anyone walk away with it where you cannot observe what is happening.
10. Add a firewall (site protection) to your PC if you have an Internet connection. Hackers can take information from your computer if you aren't protected. Support legislation that tightens identity theft penalties and restricts the sale of identifying information. If you suspect you might be a victim of identity theft, contact the police immediately. You can also contact the Web site of Identity Theft Resource Center at [www.idtheftcenter.org](http://www.idtheftcenter.org) or the Federal Trade Commission at (877) IDTHEFT, (877) 438-4338, ([www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)).

***Take care of your most priceless possession, YOU!!!***