

PREVENTION TIPS

Reduce your chances of being a victim of identity theft by remaining vigilant in all financial matters and taking precautions to protect your personal identifiers. Identity thieves can find ways to exploit your personal information in all avenues of your life. At work, at home, and on the Internet, your daily activities offer multiple opportunities for criminals to obtain your personal information. Making yourself aware of the issues and information is the first step in safeguarding against identity theft. By making a slight change in your daily routine, you may be able to thwart a criminal from obtaining your personal information.

YOUR PERSONAL FINANCIAL MATTERS

- Order and closely review copies of your credit report from each national credit reporting agency once a year.
- Empty your wallet of extra credit cards and IDs. Close all unused credit card or bank accounts.
- Shred pre-approved credit applications, credit card receipts, bills, and other financial information you don't want before discarding them in the trash or recycling bin.
- Remove your name from mailing lists for pre-approved credit lines by calling 1-888-5-OPTOUT (1-888-567-8688).
- Remove your name, phone number and home address from marketing lists by contacting the Direct Marketing Association. This will not prevent your name from being placed on all marketing lists, but it removes your information from many of them.

DMA Mail Preference Service
P.O. Box 9008
Farmingdale, NY 11735-9008
www.the-dma.org

DMA Telephone Preference Service
P.O. Box 9014
Farmingdale, NY 11735-9014
www.the-dma.org

- Only release your personal data (social security number, date of birth, bank account or credit account numbers, etc.), to agencies that require it for action you have initiated. Never give this information to unsolicited telephone callers or over the Internet.

YOUR DAILY ACTIVITIES

- Ensure that your PIN numbers cannot be observed by anyone while you're utilizing an ATM or public telephone.
- Never leave receipts at bank machines, bank counters, trash receptacles or unattended gasoline pumps.
- Memorize your social security number and all passwords. Do not record them on any cards or on anything in your wallet or purse.

YOUR MAIL

- Promptly remove mail from your mailbox after delivery.
- Deposit outgoing mail in post collection boxes or at your local post office.
- Contact your creditor or service provider if expected bills don't arrive.
- Never put your credit card or any other financial account number on a postcard or on the outside of an envelope.
- Beware of promotional solicitations through the mail or telephone that offer instant prizes or awards and seek to obtain your personal information or credit card numbers.

ON THE INTERNET

- Use caution when disclosing checking account numbers, credit card numbers, or other personal financial data at any web site or on-line service location unless you receive a secured authentication key from your provider.
- Don't email your personal data unless you use encryption technology
- Be very careful when giving information on unknown web sites, especially ones found in Spam e-mails
- Do not give out your checking account information on the internet, unless you are dealing directly with your bank's website.
- Make sure every transaction you engage in on the Internet is over a secure connection, you should see a lock in your browser window, as well as "https" in the browser window.
- Consider making a secondary, disposable online identity with an incorrect address, phone number using a "free" email account