

## TOP TEN TIPS TO AVOID IDENTITY THEFT

Your name and good credit history are among your most valuable assets. Protect them by following these tips:

### 1. **Shred Any Paper that Contains Personal Identifiers**

Anything with an account number, signature, social security number, or other personal information should be shredded.

### 2. **Watch Your Back**

While many identity thefts take place anonymously via the Internet and the phone, sometimes the crimes are committed by people standing right behind you in a store or at the ATM. Whenever you're entering private information, such as account or PIN numbers, make sure that nobody else is watching.

### 3. **Keep Track of Your Documents**

Don't walk around in public with your social security card, passport, birth certificate, or extra bank cards. If you lose your wallet or even a single bank card, make sure to cancel immediately. Credit cards only hold you liable for \$50 charged on your card before you report it missing, but debit cards can hold you liable for up to \$500 if you wait more than two days to report it missing. Also, it's a good idea to photocopy the entire contents of your wallet (the back and front of each card) so you'll have the information in case of theft.

### 4. **Check Your Statements, Bills, and Credit Reports**

When you receive a bill or bank statement in the mail, check it in a timely fashion for any bizarre charges or activity. If you see charges you never made, report them immediately. Better yet, review accounts and pay bills online and eliminate the paper.

You are entitled to one free credit report every year from each of the three bureaus. You don't have to ask all three for your reports at the same time; you can stagger your requests if you prefer. Do not contact the credit bureaus directly for these free annual reports; they are available by going to [www.annualcreditreport.com](http://www.annualcreditreport.com).

### 5. **Protect Your Mail**

Stolen mail is one of the easiest ways a thief can find and use your identity. Although it makes up a small percentage of overall identity theft, it still affects hundreds of thousands of Americans each year. When sending mail, put it in a secure U.S. Post Office collection bin rather than leave it in your mailbox. If you're going to be away, even for short periods of time, have your mail held at the post office.

### 6. **Avoid Pre-Approved Credit Card Offers**

Credit card offers that you receive in the mail are an easy way for scammers to set up accounts in your name. Rather than throwing them away in the trash, shred or destroy them to make sure nobody can get to them.

### 7. **Protect Your Checks**

Keep your checks as secure as possible, given that the information regularly printed on them – name, address, and bank account number – can pretty much give the keys to your life to any common ID thief. Don't print your driver's license or social security numbers on the checks themselves if you don't have to, and shred any canceled checks with vital information on them.

#### **8. Guard against RFID theft**

Radio frequency identification, or RFID, is the technology now used in passports, electronic toll passes, building access cards, and many new credit cards. It transmits information that is processed by a scanner so you don't have to physical swipe anything through a machine. With the right antenna and software, a thief can steal your personal information from the RFID tags right out of the air. It sounds paranoid, but security experts suggest keeping such cards/documents in a metal-lined wallet, such as one on the market with nickel-impregnated nylon to block scans at any range. The government requires their new employee ID cards to be delivered with an approved shielding sleeve or holder. One low-cost solution offered by many is to wrap such cards in aluminum foil.

#### **9. Secure Your Network**

If you have a wireless network at home or work, make sure that you secure it. A hacker can gain access to anything you do over an unsecured network in a matter of seconds. If you look at the documentation for your wireless router, you'll be able to find out how to lock your router and encrypt your information. It won't affect the way you use your wireless network, but it will keep intruders from getting to your information.

#### **10. Watch What You Say on Your Cell Phone**

Be careful about what you talk about on your cell phone in public. You may think it's no big deal to order a pizza and put it on your credit card over the phone, but an identity thief could capture your number and start making online purchases.

If you **are** the victim of ID theft, go to [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) for step-by-step advice or call the Federal Trade Commission toll-free at 877-438-4338.

*Organize ! • [www.organize-today.com](http://www.organize-today.com)*