



Top 10 Tips to Protect Yourself from Identity Theft

1. Shred personal documents when they are no longer needed, especially bank statements, expired credit cards, insurance information, medical records and pre-approved credit offers. Do not simply throw them out.
2. Review monthly bank account and credit card statements for accuracy and report suspicious activity or fraudulent charges immediately. Cancel paper copies and request electronic copies of these statements for faster delivery and increased security.
3. Use a credit card, which usually protects the owner against fraud, rather than a debit card when shopping online. Debit cards are less secure and are a direct line into your bank account.
4. Keep receipts from your credit, debit and ATM activity and compare them against your monthly statements. Remember to shred the receipts before throwing away!
5. Monitor your credit report continuously for irregular activity or the fraudulent creation of accounts.
6. Always protect your social security number. Don't carry your social security card in your wallet. Only provide this number when necessary (i.e. for banking, employment or tax purposes).
7. Protect your purse or wallet and only carry the credit cards you expect to use, thereby reducing the likelihood of loss or theft.
8. Never disclose any personal or financial information over the phone or Internet unless you are familiar with the individual or company or you initiated the call with a trusted organization.
9. Create passwords that are difficult to decipher and avoid using easily available information like birthdates, maiden names, the last four digits of your SSN, etc. Use a combination of letters and numbers.
10. Don't assume that if you have bad credit or aren't wealthy you won't be targeted. Everyone with a Social Security number is at risk.