

HOW TO PROTECT YOURSELF FROM IDENTITY THEFT

- 1. Monitor your credit report. You are entitled to one free report per year from each credit-reporting agency. If you order from one of them at a time, spread over a year, you can get an updated report every four months.**
- 2. NEVER give out personal or financial information over the telephone unless you originated the call.**
- 3. Review all financial statements, including credit card bills, for unusual activity.**
- 4. Shred or destroy credit card statements, bills, insurance papers or bank statements before throwing them out. Also shred or destroy any pre-screened credit offers and any other unsolicited financial offers.**
- 5. When using your credit cards, check when you get the card back that you get your own card, and get the carbons if there are any.**
- 6. Do not carry your social security card in your wallet. Put it in a secure place in your home.**
- 7. When creating passwords and PINs, do not use anything that thieves could figure out. It is best to combine words, numbers and symbols when possible. Example: identity**2save**
- 8. Never toss ATM and credit card receipts in a public trash container.**
- 9. Make sure that you opt out of any programs' or companies' ability to sell your information. Read all privacy statements to learn how to do this.**
- 10. Be certain that others are not listening or watching when you use one of your important numbers. These numbers include: Social Security, date of birth, address, PIN number, and account numbers.**