



IDENTITY SAFETY AWARENESS MONTH

Identity theft (ID) has sometimes been referred as the “Crime of the Century.” It tops the list of consumer complaints, according to a recent report from the Federal Trade Commission. ID theft occurs in many ways ranging from careless sharing of personal information to the theft of a purse, wallet, or mail. It can also happen through breach of security by hackers into credit card processing companies that store financial data of consumers. There are things you can do to reduce your risk of becoming a victim. Remember that your identity is very important, especially during an emergency or after a disaster.

Follow These Steps to Avoid Becoming An Identify Theft Victim

1. Be cautious about sharing personal information with anyone who does not have a legitimate need for the information.
2. Guard your Social Security number. Your Social Security number is the key to our credit report and bank accounts, and it is also a prime target to the criminals.
3. Do not carry unnecessary identify information in your wallet or purse, such as your social security card.
4. Exercise caution when providing identity information in the public.
5. Secure your mailbox by using some locking devices. Many criminals stole others' identity by stealing from their mailbox. You should place your outgoing mail in locked post office collection boxes.
6. Secure your personal information, such as your credit card or bank account numbers, on your personal computers.
7. Keep your financial and medical records in secure locations, and keep a duplicate set of records of your license and credit cards in case your wallet or purse is stolen or lost.
8. Buy a shredder and shred all the nonessential materials containing identify information. Shred all old bank or other account statements, as well as junk mail credit account offers. Use a crosscut shredder which costs a bit more but offers higher quality.
9. Review your credit cards financial statements and bank records carefully each time you receive them to ensure they are accurate and report immediately if there's any fraudulent charges.
10. If you do not need or use some department store or bank issued credit cards, close those accounts and destroy the cards.
11. Know who you are talking to on the telephone. Do not give out your credit card number or personal information over the phone unless you have initiated the call and trust the business you are talking to.
12. Be cautious giving out personal information on the internet. Only trust the sites which are established and protected.
13. Request copies of your credit report periodically from the three credit reporting bureaus – Equifax, Experian and TransUnion.
14. If you become a victim of identity theft, you can place a “credit freeze” with each of the three major credit bureaus, which means the thief will not be able to get a loan or credit in your name.
15. File a police report in the city where you live and contact the Federal Trade Commission. By doing so, you provide important information that can help law enforcement track down the identify thieves and stop them.