

## How to Protect Yourself from Identity Theft

Protecting yourself from identity theft takes proactive effort. It can happen to anyone -- even celebrities. Oprah Winfrey, Tiger Woods, Robert De Niro and Martha Stewart have all had their identities stolen. While you can't ever totally protect yourself from these thieves, you can at least make yourself less attractive as a victim by doing what you can to make it more difficult for them to access your information. Here are some things you can do to protect yourself:

- DON'T give out your Social Security number unless it is absolutely necessary. Many companies collect more information than they really need. Make sure that it's something they have to have and make sure they'll protect your privacy.
- DESTROY any unwanted credit card offers. This means rip, shred, burn, whatever you can do. If you don't want the three major credit bureaus to sell your name to these companies, you can "opt out" by either writing to the three major credit bureaus or by calling (888) 5OPTOUT (567-8688). This will remove your name, for two years, from mailing and telemarketing lists that come from TransUnion, Equifax, Experian, and INNOVIS. You can also write to the Direct Marketing Association's mail preference service to have your name removed from some mailing lists.
- DON'T put any information other than your name and address on your checks, and keep a close watch on your checkbook both when you're writing checks and when it is lying around. Someone can memorize your name, address and phone number during the short time it takes you to write a check.
- SHRED (cross-cut) any sensitive documents before you throw them into the trash. This may seem like an extreme measure, but dumpster diving happens all the time and turns up a lot more personal information than you may realize.
- DON'T carry your Social Security card, passport, or birth certificate in your wallet or purse. Also, carry only as many credit cards as are absolutely necessary. It has also been suggested that you photocopy everything you carry in your wallet, to make canceling things easier in the event your wallet is stolen.
- REVIEW your credit report every year to make sure there haven't been any new credit cards or accounts issued (to someone other than you) and to make sure there haven't been inquiries by people with whom you haven't initiated business. There are also services you can subscribe to that will alert you to any changes in your credit file.
- NEVER give out personal information on the phone to someone you don't know and who initiated the call. Often, scam artists phone unsuspecting victims pretending to be their financial services company and request information to be provided over the phone. Get their name, phone number and address, and then call them back at the number you have on file or that is printed on the statements you receive.
- REVIEW your credit card statement each month to make sure there aren't any charges showing up that aren't yours. Also, make sure you *get* a monthly statement. If the statement is late, contact the credit card company. You never know when someone may have turned in a change-of-address form so they could make a few more weeks of purchases on your credit card without you noticing.
- DON'T mail payments or documents that contain personal data (like tax forms or checks) from your personal mail box. Take them directly to the post office or an official postal service mailbox.

- If you're ever denied credit, **FIND OUT WHY**, especially if you haven't reviewed your credit report lately. This may be the first indication you get that someone has stolen your identity and is racking up charges in your name.
- **REACT QUICKLY** if creditors or merchants call you about charges you didn't make. This too may be the first notice you get that someone has stolen your identity. Get as much information from them as you can and investigate immediately.
- **GUARD** deposit slips as closely as you do checks. Not only do they have your name, address and account number printed on them, but they can also be used to withdraw money from your account. All a thief has to do is write a bad check, deposit it into your account and use the "less cash received" line to withdraw your money.

Source: How Things Work