



PROTECT YOUR IDENTITY!

Identity theft is a serious crime affecting an average of 12.6 million people each year. It only takes minutes for someone to hack into your account or steal documents that contain personal information. It is prudent to check your credit report once a year at minimum.

Preventing identity theft starts with managing your personal information carefully and sensibly. The following steps are recommended to keep your personal information safe:

Only carry essential documents with you.

Avoid carrying extra credit cards, your Social Security card, birth certificate or passport with you to help prevent identity theft.

Keep new checks out of the mail.

When ordering new checks, pick them up at the bank instead of having them sent to your home. This makes it harder for your checks to be stolen, altered and cashed by identity thieves.

Be careful when giving out personal information over the phone.

Identity thieves may call your home, posing as bank or government officials. To prevent identity theft, do not give out personal information over the phone unless you initiated the call.

Your trash is their treasure.

Shred your receipts, credit card offers, bank statements, returned checks and any other sensitive information before throwing them away.

Make sure others are keeping your personal information safe.

Ensure that your employer, landlord and anyone else with access to your personal data keep your records safe.

Stay on top of your credit.

Make sure your credit reports are accurate and consider [signing up for a credit monitoring service](#), which can alert you by email to changes in your credit report – a helpful way to prevent identity theft.

Protect your Social Security Number.

Make sure your bank does not print your Social Security Number on your personal checks.



Follow your credit card billing cycles closely.

Identity thieves can start by changing your billing address. Making sure you receive your credit card bill every month is an easy way to prevent identity theft.

Keep a list of account numbers, expiration dates and telephone numbers filed away in a secure location.

If your wallet is stolen, being able to quickly alert your creditors is essential to prevent identity theft.

Create passwords or PIN numbers using a random mix of letters and numbers.

Doing so makes it harder for identity thieves to discover these codes, and makes it easier for you to prevent identity theft.

Below are additional steps you can take toward fraud prevention:

- **Fraud Alert** - Ask one of the three credit reporting companies to put a [fraud alert](#) on your credit report (they must notify the other 2 companies). A fraud alert can make it harder for an identity thief to open more accounts in your name. The initial alert lasts 90 days and can be renewed (if you are a victim of identity theft and submit a copy of a valid identity theft report that you have filed with a Federal, State or local law enforcement agency, then you may request an Extended Fraud Victim Alert, which lasts for 7 years).
- **Security Freeze** - [Security freezes](#) are designed to prevent a credit reporting company from releasing your credit report without your consent. Fees vary by state.
- **Child Identity Theft** - A child's social security number can be used by identity thieves to apply for government benefits, open bank and credit card accounts, apply for a loan or utility service, or rent a place to live. Check for a credit report to see if your child's information is being misused.