

Tips to help minimize the possibility of Identity Theft

- Shred or destroy all financial information when discarding it. This includes bank, credit card and other financial information of all types as well as all credit card offers and letters that include personal information of any kind.
- Do not write your Social Security number (SSN) on checks or other correspondence. Give your SSN only to authorized individuals. In general, give your SSN only to individuals or organizations that you call. Do not give it to anyone who calls you, unless you verify the person's identity. To do this, ask to call the person back before giving out personal information. Then, check the number you're calling to make sure that you're reaching a valid organization. Also, do not keep your SSN in your wallet. If you suspect fraudulent use of your SSN, call the Social Security Administration's fraud hotline: 1-800-269-0271.
- Do not put your complete credit card account number on checks when paying your bill. Instead, put only the last four numbers.
- When mailing your bills, do not leave them in your home mailbox. This makes it too easy for thieves. Mail from the post office.
- Have the numbers of your credit card companies handy so you can call them if your cards are stolen. Also, immediately call the three national credit agencies to put a fraud alert on your SSN, name, and open credit accounts. This will prevent criminals from opening new lines of credit in your name. The numbers are:

Equifax: 1-800-525-6285

Experian (formerly TRW): 1-888-397-3742

Trans Union: 1-800-680-7289

You only need to contact one of these three companies; the one you call is required to contact the other two.

- Do not keep unused credit card accounts open indefinitely. Cancel when you decide that you will not use the accounts again.
- When ordering checks, use initials instead of your first (and middle) name. If your checks are stolen, the thieves won't know how you sign your checks. It's important to make sure that your bank examines your signature when clearing checks.
- Keep photocopies of everything in your wallet in case it is lost or stolen.
- If your cards or wallet are stolen, report the loss to your credit card companies and file a report with the police in the area where the theft occurred. This will establish the date of the theft.

Further information for consumers on how to prevent identity theft can be found at the Federal Trade Commission's Web site: www.consumer.gov/idtheft