

## IDENTITY THEFT – MINIMIZE YOUR RISK

While you probably can't prevent identity theft entirely, you can minimize your risk. By managing your personal information wisely, cautiously and with an awareness of the issue, you can help guard against identity theft.

- ✓ Before you reveal any personally identifying information, find out how it will be used and whether it will be shared with others.
- ✓ Pay attention to your billing cycles. Follow-up with creditors if your bills don't arrive on time. A missing credit card bill could mean an identity thief has taken over your credit card account.
- ✓ Guard your mail from theft. Deposit outgoing mail in post office collection boxes or at your local post office only. Promptly remove mail from your mailbox after it has been delivered. If you are planning on being away from home and cannot pick up your mail, call the U.S. Postal Service at *1-800-275-8777*.
- ✓ Create passwords for your credit card, bank and telephone accounts.
- ✓ Keep your personal identification and number of credit cards that you carry to a minimum.
- ✓ Do not give out personal information over the telephone, through the mail or over the internet unless you have initiated the contact or know who you are dealing with.
- ✓ Keep items with personal information in a safe place. To help thwart an identity thief, who may pick through your trash or recycle bins to capture your personal information, shred paperwork that contains personal information such as charge receipts, bank statements, credit application forms, insurance forms, physician statements, etc. that you are discarding.
- ✓ Reveal your Social Security number only when absolutely necessary. Ask to use other types of identifiers when possible
- ✓ Don't carry your Social Security card with you. Keep it in a secure place.