

Protect Your Identity

When it comes to identity theft, you can't control if you will be a victim, but you can follow these tips to minimize your risk:

1. **Order a copy of your credit report** – you can receive a free copy of your credit report, upon request, once every 12 months by calling toll-free 1-877-322-8228 or logging on to www.annualcreditreport.com
2. **Place passwords on your credit card and bank accounts** – avoid using easily available information like your birth date, phone number or a series of consecutive numbers
3. **Secure personal information**, purses or wallets at home and work so they aren't easily accessible to others
4. **Carry only the identification information and the credit/debit cards that you'll need** when you go out for the day; leave your Social Security card in a secure place until you need it and only give your Social Security number when it's completely necessary
5. **Ask about security procedures at institutions that collect your personal information** – at your workplace, business, doctor's office, etc. find out who has access to your information, and verify that it is handled securely and kept confidential
6. **Don't give out personal information on the phone, through the mail, or online** – unless you initiate the contact, confirm that you're dealing with a legitimate person/organization
7. **Treat your mail carefully** – deposit your outgoing mail in a postal collection box or at your local post office, instead of in an unsecured mailbox; when ordering new checks, pick them up from the bank instead of having them mailed to your home
8. **Tear or shred your charge receipts, checks and bank statements, and expired credit cards** to stop an identity thief who may pick through your trash or recycle bins

