



Avoiding Identity Theft

Identity theft happens when someone steals your personal information and uses without your permission to commit fraud and other crimes. Take steps to protect yourself from identity theft.

- Do not give out your personal information, unless you are sure who you are giving the information to and for what purpose it will be used. Protect your social security number, account information, passwords, pin numbers and other personal information.
- Limit the information you carrying with you. Leave your social security card, checkbook and extra credit cards at home unless you need it. The less information you have with you the less chance it will be lost or stolen.
- Regularly, monitor your bank accounts, credit card statements and credit reports. Minimize the damage and liability, by immediately reporting any fraudulent or inaccurate information.
- Monitor your credit report. By law you are entitle to a free credit report every year from each of the three major credit reporting companies (Equifax, TransUnion and Experian). Be sure to get a report from each of them at www.annualcreditreport.com. Report any fraudulent or inaccurate information you find.
- Shred all documents that show personal, financial and medical information before you throw them away.
- Take outgoing mail in to the post office and promptly remove mail that arrives in your mailbox.
- Never respond to unsolicited emails, text messages or phone calls requesting personal information. Legitimate companies do not ask for personal information this way. Delete the messages!
- Protect your computer by using anti-virus, anti-spyware, and firewall protection. Set up your computer's operating system, web browser, and security system to update automatically.
- Create strong passwords using a mixture of letters, numbers and characters. Use different passwords for different accounts.
- When shopping or banking online, make sure to use encrypted websites. An encrypted site has "https" at the beginning of the web address; "s" stands for secure. When using public wireless networks, better known as WiFi, do not send personal or financial information.