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IDENTITY PROTECTION TIPS

Educate yourself on measures you can take to reduce your chances of becoming a victim of fraud or identity theft.

PREVENTION TIPS

How to Reduce Your Chances of Becoming a Victim of Fraud or Identity Theft

Identity theft is the fraudulent use of Personally Identifiable Information (PII) by a thief to obtain goods, services, and/or employment; commit a crime; gain a benefit; or prevent revealing the thief's real identity.

PII includes but may not be limited to a consumer's name, Social Security number, date of birth, address, driver's license number, telephone number, passport information, birth certificate, student transcript, or medical record.

Some real-life examples of how stolen PII is used to commit identity theft include, but are not limited to, the thief's use of:

- A name and Social Security number to obtain credit cards, cell phones, or utilities
- A Social Security number to obtain employment or file taxes
- An insurance identification number and name to obtain medical benefits
- A driver's license number to avoid trouble when stopped for a traffic violation

Some identity theft cannot be prevented, but your risk can be reduced by following some simple rules about keeping your personal information private. The following tips can reduce the likelihood that you will become a victim of fraud or identity theft.

Keep Your PII to Yourself

Be stingy with your personal information—always question when someone asks for it, whether in person, by phone, or by email.

Don't Carry Sensitive Documents

Leave at home any sensitive documents you will not need that day (credit/debit card, checkbook, etc.). Secure all other personal information in your home or office. Lock away account statements, check books, Social Security card, birth certificate, etc. Even if the physical card or document is not stolen, the information can be taken by a thief and used fraudulently.

Shred Important Documents

Cross-cut shred everything containing sensitive information before throwing away. This should make sensitive information unusable by a thief.

Review Reports Regularly

- Review reports for inaccuracies that may be indications of identity theft:
- Obtain and review copies of your credit reports from the three national Credit Reporting Agencies (CRAs)—Equifax, Experian and TransUnion—aka: the credit bureaus at least annually. To obtain a free report (once every twelve months from each of the three CRAs as mandated by federal law) use the Annual Credit Report Request Service by visiting www.annualcreditreport.com or calling 877-322-8228.
- Review your annual earnings statement from the Social Security Administration (SSA) to determine if anyone has been working using your SSN. To request your Social Security statement online, visit the [Social Security Administration website](http://www.socialsecurity.gov).
- Carefully review explanation of benefits statements provided by medical insurers.

Be Secure in Social Networking Sites

Use social networking sites carefully. Fully explore and activate the security features each site offers.

Once Online – Always Online

Don't reveal too much about yourself on the internet, whether through text or photos. Practice prudent posting, as web postings and social networking sites are libraries of PII for identity theft perpetrators. Much of what you post online is there forever.

Protect Your Computer

Use computer security software and keep the security definitions up-to-date.

Avoid Simple Passwords

Place complex passwords on your credit card, bank, and phone accounts and all online accounts (email, social networking sites, etc.). Use a combination of at least 8 numbers and characters (i.e., pGa20!o7&).

Don't Get Caught by "Phishers"

Beware of phishing email. Anything that appears to be from a legitimate business and asks you to provide personal information by replying to the email, visiting a website, or calling a number could be fraudulent.

Don't Use your Car as a Safe

Do not leave items of personal identification in your car. Many people leave purses, wallets, briefcases, laptop computers and similar items in their vehicle and become the victim of theft. Identity theft often follows because the thief made use of the personal identifying information obtained in the purse/wallet, etc. theft.