

## Protect Yourself From Identity Theft

Thieves who want to steal your identity and profit from your good name are more prevalent than ever. They are looking for anything and everything that gives them information about you and your financial situation. Not only do they want to get their greedy hands on your social security number and driver license, they would also like to get a look at your bank accounts and credit card numbers. With their wily ways, identity thieves don't necessarily need your PIN numbers and passwords; but getting access to what they want – your money and your identity – is certainly much easier if they have them.

So how do you defend yourself from identity theft? Here are a few recommendations worth considering.

Don't take all of your personal information with you everywhere you go:

- Don't carry your social security card in your wallet or purse.
- Don't write your PIN numbers down anywhere near where you keep your debit /bank cards.
- Limit the number of credit cards you carry around to the absolute minimum. (The more cards thieves find, the more accounts they will be able to access if they steal your wallet or purse.)
- Don't stash your receipts and important papers in your vehicle's glove compartment.

Shred everything you don't absolutely need. That means everything from junk mail to pre-addressed envelopes and unwanted checks (used and unused).

Ignore correspondence from financial institutions or companies who send you unsolicited "opportunities" either online or in the mail. They are phishing for your personal information.

Carefully watch the information you provide online. Only give your personal data out on web sites that you are totally familiar with or that you know are secure.



How do you know if your identity has been compromised?

- When you monitor your accounts or credit report – which you should do frequently – and you discover some anomaly.
- When a bill collector calls looking for payment on an account that you don't have.
- When you get a summons to appear in court for a crime you didn't commit. (It can be as minor as a traffic violation or as significant as a felony.)

So, how do you fix the problem if your identity has been stolen?

Notify your bank and credit card account holders immediately, and report the theft to your local police department. Then, you may want to consider utilizing one of the many ID theft services available. For a list of them, take a look at [ConsumerCompare.org](http://ConsumerCompare.org).