

# Assess your vulnerability

Okay, before we get to the sober reality of identity theft, let's see if you're even a target. Take a few minutes to complete this risk assessment.

## Are you a prime target for identity theft?

Circle **Yes** or **No** for each statement.

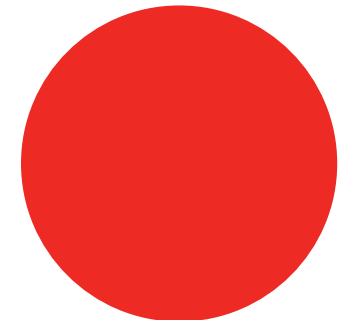
- Yes No** I order copies of my credit reports at least three times a year.
- Yes No** My social security card, passport, birth certificate and other vital means of identification are locked in a safe or safe-deposit box.
- Yes No** I shred all bills, account statements, credit card applications, ATM receipts, canceled checks, convenience checks and most junk mail.
- Yes No** I take in my mail as soon as the postal worker delivers it.

- Yes No** When someone requests my social security number, I ask why they need it and what they plan to do with it.
- Yes No** If companies, state agencies or even my employer want to use my social security number as an ID number, I insist on a randomly assigned number instead.



- Yes No** When using my debit card in a store, I shield the keypad with my hand so people around me can't make out my PIN (Personal Identification Number).
- Yes No** I use tricky security passwords and PINs and never write them down.
- Yes No** As soon as my credit card and bank statements arrive I check them for fishy activity.
- Yes No** I have asked credit card companies to stop sending me preapproved credit applications and convenience checks.
- Yes No** I cancel credit cards that I do not use regularly.
- Yes No** I only shop on secure Web sites and know what signs and symbols to look for to ensure it's a secure site.
- Yes No** I only read emails that are sent from a recognizable person, business or email address.

- Yes No** I've installed an Internet security bundle on my computer.
- Yes No** I put my purse or wallet in a locked drawer at work.



- 0-3 "No" statements** — you're doing a decent job protecting yourself from becoming an identity theft victim.
- 4-10 "No" statements** — you're at risk of being victimized; you should be more diligent about protecting your identity.
- 11-15 "No" statements** — you are a prime target for identity thieves and need to begin safeguarding your personal information immediately.

If you answered "No" to three or more statements, your personal info could be in jeopardy.

