

## 10 Ways to Prevent Identity Theft

### 1) Protect your credit.

Check your credit report regularly to make sure there are no fraudulent credit cards opened in your name. All it takes is a stolen Social Security Number and someone can set up a new credit card account with a fake address and phone number.

### 2) Shred it for safety.

Invest in a shredder. When disposing of sensitive materials, especially financial statements and pre-approved credit card offers, destroy them first. Crosscut shredders dice junk mail into tiny squares instead of strips like traditional shredders, and microcut shredders turn paper into confetti for maximum security.

### 3) Double check credit card statements.

As soon as your statement arrives go over it, with a fine-tooth comb if necessary, to make sure you actually made all the purchases listed. If there are any discrepancies or signs of fraudulent activity, deal with it right away. The sooner the better.

### 4) Protect your mail.

Pick up your mail as soon as possible. A box stuffed full of catalogs, letters and credit card statements can be awfully tempting to would-be thieves. If you won't be able to pick up your mail, have someone you trust do it. Or better yet, have the post office hold onto it for you. Also, bring any outgoing mail to the post office or to a drop box rather than leaving it in your mailbox.

### 5) Be careful when sharing.

Shhh... keep it secret. Don't give out personal information over the phone, mail or Internet unless you really know who you are dealing with.

### 6) Be smart about ATMs.

Pay attention when using an ATM and keep your eyes peeled for anyone who seems a little too interested in your transactions. When possible, use your free hand to shield the keypad when entering your PIN. Also, try to avoid "sketchy" ATMs. Some ATMs have been set up to copy your account number while still giving you money, leaving you none the wiser.

### 7) Use a "real" password.

While it is tempting to use the same short and simple combination for all your accounts, it makes it that much easier for someone to steal access to your accounts. You should use a "strong" random combination of letters, numbers and symbols for increased protection. Using your dog's name or your favorite color doesn't count.

### 8) Protect your Social Security Number at all costs.

When companies ask for your Social Security Number, ask why they need it and how they will safeguard it. It's your SSN after all. If you are uncomfortable giving it out, just say "no." Also, try not to let companies use your SSN as an identification number, especially if it will appear multiple times. If your driver's license number is your SSN, ask to have it changed.

### 9) Keep your credit cards to a minimum.

The fewer credit cards you have, the better. Only keep the ones you actually use or plan on using. If you have one for every day of the month, that's probably too many. Also, keep organized records of all your credit cards and their billing cycle so you can report a theft promptly and thoroughly.

### 10) Secure your computer.

Install a firewall and antivirus software. This will help prevent hackers from gaining illicit access to your computer. Also protect any credit cards or account numbers with an encrypted password, just in case.