

How to Minimize Your Risk of ID Theft

- Give your Social Security number only when absolutely necessary. Ask to use other types of identifiers when possible.
- Don't carry your Social Security card; leave it in a secure place.
- Regularly check your credit record. Order your credit report from each of the three major credit bureaus each year and make sure all the information is correct.
- Follow up with creditors if your bills do not arrive on time. A missing credit card bill could mean an identity thief has taken over your credit card account and changed your billing address to cover his tracks.
- Before you reveal any personally identifying information, find out how it will be used and whether it will be shared with others. Ask if you may choose to have it kept confidential.
- Guard your mail from theft. Deposit outgoing mail in post office collection boxes or at your local post office. Promptly remove mail from your mailbox after it has been delivered. If you're planning to be away from home for an extended period, ask the post office to hold it for you until you return.
- Do not give out personal information on the phone, through the mail or over the Internet unless you have initiated the contact or know whom you're dealing with. Identity thieves may pose as representatives of banks, Internet service providers and even government agencies to get you to reveal your SSN, mother's maiden name, financial account numbers and other identifying information. Legitimate organizations with which you do business have the information they need and will not ask you for it.
- Be cautious about where you leave personal information in your home, especially if you have roommates, employ outside help or are having service work done in your home.
- Before throwing paperwork that contains personal information in the trash, shred it to prevent anyone else from seeing it.
- When working on the Internet, never give out personal information unless you know you're on a secure website – look for the closed padlock in your browser window.