

Tips for Avoiding Identity Theft

Identity theft – someone stealing your personal information to use for illegal purposes – is a crime that can damage your credit, your reputation, and your peace of mind.

- **Guard your financial information.** Only provide your credit card or bank account number when you're paying for something with it
- **Keep your social security number confidential.** Don't give it to anyone unless you're sure who it is and why they need it. Ask your health insurer, motor vehicle department, and others that may use it as your ID number to give you a substitute number.
- **Beware of imposters.** Be especially suspicious if you get a call or email from someone claiming to be from a company you do business with, asking for information they should already have. Contact the company directly to confirm.
- **Keep your mail safe.** Collect it promptly from your mailbox and ask the post office to hold it while you're away. Send bill payments from the post office or a public mailbox.
- **Get off credit marketing lists.** Mailings for preapproved offers of credit are a gold mine for identity thieves, who steal them and apply for credit. Get off these lists by calling 888-567-8688 (your social security number will be required).
- **Lock it up.** Keep your personal information locked up at home, at work, at school, etc. so no one else will have easy access to it. Don't leave PIN numbers



- or passwords in your wallet or on your desk – memorize them.
- **Stay safe online.** Don't send sensitive information like credit card numbers by email, since it's not secure. When you're asked to provide financial or other sensitive information on Web sites, the letters at the beginning of the address bar should change from "http" to "https" or "shttp," indicating that it's being encrypted, or scrambled, to transmit it safely.
- **Check your credit reports regularly.** If you find accounts that don't belong to you or other incorrect information, follow the instructions for disputing those items. Information about your rights to get free credit reports is available from the Federal Trade Commission (FTC) at www.ftc.gov/credit or call 877-382-4357.
- **Help for victims is a phone call or a click away.** Call the Identity Theft Clearinghouse at 877-438-4338 or go to www.consumer.gov/idtheft for step-by-step advice about what to do if you're a victim of ID theft.