

TIPS TO PREVENT IDENTITY THEFT

Checks

- Do not have your home phone number or Social Security number printed on your checks.
- Order checks from your bank and pick them up at the bank, rather than having them mailed.

Credit Cards

- When paying credit card bills, write only the last four digits of the account number in the check memo line.
- Do not sign the back of your credit card. Instead write, "Photo ID required."
- Photocopy both sides of all cards in your wallet. In the event it is stolen, you'll know what is missing.
- Keep a list of your credit card numbers and their toll-free customer service numbers so you can cancel cards quickly if lost or stolen.

Social Security Number

- Do not carry your Social Security card in your wallet.
- If you believe your Social Security number has been compromised, contact the Social Security Administration fraud line 800-269-0271.

PINs and Passwords

- Do not write your PIN on the back of the card or on anything else in your wallet.
- Use different PINS for each debit and credit card.
- Do not use easily available information, like your birth date, phone number or part of your Social Security number, for PINS and passwords.

Mail and Trash

- Use post office collection boxes for outgoing mail, rather than your home mailbox.
- Shred any trash that may contain personal information, including charge receipts, credit applications, insurance forms, medical statements, checks and bank statements, expired credit and debit cards and direct mail credit offers.
- You can opt to not receive direct mail credit offers by calling 888-567-8688.

Stolen Wallet

- File a police report to document the theft and notify your bank.
- Contact one of the national credit reporting organizations (listed below) to have a fraud alert placed on your name and Social Security number. If the thief's purchases initiate a credit check, the credit reporting organization can alert the merchant.

Equifax: 800-525-6285 | Experian: 888-397-3742 Trans Union: 800-680-7289

- Close all accounts for missing credit cards. Check your credit reports for accounts opened fraudulently.
- File a complaint with the Federal Trade Commission, which maintains a database of cases, online at www.consumer.gov/idtheft.