



Tips to Protect Against Identity Theft

Identity Theft is the unlawful use of another person's identification. Identity Theft may take many forms. Common methods of Identity Theft include credit card or other financial institution fraud, phone or utility service theft and the taking of government documents or benefits.

Identity Theft can cause its victims numerous problems. Most significantly, it can destroy the financial history you have worked so hard to obtain. Repairing your credit history can require significant time and money. You may not be able to stop a thief until thousands of dollars of debit have been attributed to you.

- Keep your credit cards, debit cards, personal identification numbers and other passwords, checks, social security cards, health insurance cards, driver's license number and other personal information safe. When disposing of these items, do so by shredding.
- Keep your deposit and withdrawal slips, credit card purchase receipts, financial institution statements, credit card statements, utility bills, medical bills, insurance information, investment updates, and credit card solicitations where they will be safe. When disposing of them do so by shredding.
- Don't put your trash out until shortly before it will be picked up.
- Mail bill payments and other items that contain personal information at a U.S. Postal Service drop box rather than in your curbside mailbox. Don't put any mail in your curbside mailbox until shortly before it will be picked up.



- Take your mail out of your curb side mailbox as soon as possible after it has been delivered. If you are traveling, have the U.S. Postal Service hold or have someone you trust pick it up daily.
- Limit the information on your checks, and don't carry around more cards than necessary.
- Use a firewall if you have a high-speed Internet Connection. Don't use PINs or passwords that are easy to guess.
- Examine your credit card and financial statements carefully. Report any discrepancies immediately. Consider receiving statements online for added security.
- Obtain copies of your credit report annually from each of the three major credit reporting agencies (Equifax, 1-800-685-1111; Experian, 1-888-397-3742; TransUnion, 1-800-888-4213, to be sure that they are accurate.

For more information, please contact us at 713 520 6257