

IDENTITY THEFT

Identity theft is a crime in which an impostor obtains key pieces of personal identifying information (PII) such as social security numbers and driver's license numbers and uses them for their own personal gain. It can start with lost or stolen wallets, stolen mail, a data breach, computer virus, "phishing" scams, or paper documents you throw out with the trash.

HOW CAN I MINIMIZE MY RISK OF BECOMING AN IDENTITY THEFT VICTIM?

As consumer, you have little ability to stop or prevent identity theft. But, there are some positive steps to take that will decrease your risk.

- S** trengthen passwords. Use at least 8 characters, alpha numerics, symbols and upper/lower case.
- H** andle PII with care. Don't give out Personal Identifying Information (PII) unless absolutely necessary.
- R** ead credit reports annually. Go to Annualcreditreport.com for a free annual credit report.
- E** mpty your purse/wallet. Don't carry any more than necessary and never your Social Security card.
- D** iscuss these tips with friends. Share your knowledge and educate those around you.

REMEMBER TO:

- Place outgoing mail in collection boxes or the Post Office.
- Know your billing cycles and contact creditors when bills fail to show up. Review bank and credit card statements carefully.
- Protect your financial accounts by using strong passwords.
- Don't give out personal information on the phone, through the mail or over the Internet unless you initiated the contact.
- Use firewall software to protect computer information. Keep virus and spyware software programs updated.
- Reduce the number of preapproved credit card offers you receive: 888-5OPT-OUT.
- Order your free yearly credit report online at www.annualcreditreport.com, or by calling (877) 322-8228.
- If you suspect you are a victim, contact the Federal Trade Commission at 1-877-438-4338. They will process your complaint, help clear fraudulent activities, and provide further assistance to stop the fraud.