



Top 10 Tips for Identity Theft Protection

An identity thief takes your personal information and uses it without your knowledge. The thief may run up debts or even commit crimes in your name. The following tips can help you lower your risk of becoming a victim.

1. Protect your Social Security number.

Don't carry your Social Security card in your wallet. If your health plan (other than Medicare) or another card uses your Social Security number, ask the company for a different number. For more information, see *Consumer Information Sheet 4: Your Social Security Number: Controlling the Key to Identity Theft* on our Social Security Numbers Web page.

2. Fight "phishing" – don't take the bait.

Scam artists "phish" for victims by pretending to be banks, stores or government agencies. They do this over the phone, in e-mails and in the regular mail. Don't give out your personal information – unless you made the contact. Don't respond to a request to verify your account number or password. Legitimate companies do not request this kind of information in this way.

3. Keep your identity from getting trashed.

Shred or tear up papers with personal information before you throw them away. Shred credit card offers and "convenience checks" that you don't use.

4. Control your personal financial information.

California law requires your bank and other financial services companies to get your permission before sharing your personal financial information with outside companies. You also have the right to limit some sharing of your personal information with your financial services companies' affiliates. For more information, see our *Consumer Information Sheet 2: Your Financial Privacy*.

5. Shield your computer from viruses and spies.

Protect your personal information on your home computer. Use strong passwords: with at least eight characters, including a combination of letters, numbers, and symbols, easy for you to remember, but difficult for others to guess. Use firewall, virus and spyware protection software that you update regularly.



Steer clear of spyware. Download free software only from sites you know and trust. Don't install software without knowing what it is. Set Internet Explorer browser security to at least "medium." Don't click on links in pop-up windows or in spam e-mail. See our *Consumer Information Sheet 12: Protect Your Computer from Viruses, Hackers, and Spies*.

6. Click with caution.

When shopping online, check out a Web site before entering your credit card number or other personal information. Read the privacy policy and look for opportunities to opt out of information sharing. (If there is no privacy policy posted, beware! Shop elsewhere.) Only enter personal information on secure Web pages with "https" in the address bar and a padlock symbol at the bottom of the browser window. These are signs that your information will be encrypted or scrambled, protecting it from hackers. See our *Consumer Information Sheet 6: How to Read a Privacy Policy*.

7. Check your bills and bank statements.

Open your credit card bills and bank statements right away. Check carefully for any unauthorized charges or withdrawals and report them immediately. Call if bills don't arrive on time. It may mean that someone has changed contact information to hide fraudulent charges.

8. Stop pre-approved credit offers.

Stop most pre-approved credit card offers. They make a tempting target for identity thieves who steal your mail. Have your name removed from credit bureau marketing lists. Call toll-free 1-888-5OPTOUT (888-567-8688). Or opt out online at www.optoutprescreen.com.

9. Ask questions.

Ask questions whenever you are asked for personal information that seems inappropriate for the transaction. Ask how the information will be used and if it will be shared. Ask how it will be protected. Explain that you're concerned about identity theft. If you're not satisfied with the answers, consider going somewhere else.

10. Check your credit reports – for free.

One of the best ways to protect yourself from identity theft is to monitor your credit history. You can get one free credit report every year from each of the three national credit bureaus: Equifax, Experian and TransUnion. Request all three reports at once, or be your own no-cost credit-monitoring service. Just spread out your requests, ordering from a different bureau every four months. (More comprehensive monitoring services from the credit bureaus cost from \$44 to over \$100 per year.) Order your free annual credit reports by phone, toll-free, at 1-877-322-8228, or online at www.annualcreditreport.com. Or you can mail in an order form. See our *Consumer Information Sheet 11: How to Order Your Free Credit Reports*.



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