

ID THEFT PREVENTION TIPS

- Do not give out personal information over the phone, through the mail, or over the Internet unless
 you have initiated the contact or know whom you're dealing with. Identity thieves will pose as bank
 representatives, Internet service providers, and even government officials to get you to reveal
 identifying information.
- Shred all documents, including pre-approved credit applications received in your name, insurance forms, bank checks and statements you are discarding, and other financial information.
- Do not use your mother's maiden name, your birth date, the last four digits of your social security number, or a similar series of numbers as a password for anything.
- Minimize the identification information and the number of cards you carry. Take what you'll actually need. Don't carry your social security card, birth certificate, or passport, unless necessary.
- Do not put your social security number on your checks or your credit receipts. If a business
 requests your social security number, give them an alternate number and explain why. If a
 government agency requests your social security number, there must be a privacy notice
 accompanying the request.
- Do not put your telephone number on checks.
- Be careful using ATMs and phone cards. Someone may look over your shoulder and get your PIN numbers, thereby gaining access to your accounts.
- Make a list of all your credit card account numbers and bank account numbers with customer service phone numbers and keep it in a safe place.
- When you order new credit cards in the mail or previous ones have expired, watch the calendar to
 make sure you get the card within the appropriate time. If the card is not received within that
 time, call the credit card grantor immediately to find out if the card has been sent. If you don't
 receive the card, check to make sure a change of address was not filed.
- Do not put your credit card number on the Internet unless it is encrypted on a secured site.
- Pay attention to your billing cycles. Follow up with creditors if bills don't arrive on time. A missing
 credit card bill could mean an identity thief has taken over your credit card account and changed
 your billing address.
- Cancel all credit cards that you have not used in the last six months. Open credit is a prime target.
- Order your credit report at least twice a year. Reports should be obtained from all three major sources: Equifax at 800-685-1111; Experian at 888-EXPERIAN (397-3742); or TransUnion at 800-680-7293.
- Correct all mistakes on your credit report in writing. Send the letters return receipt requested.
 Identify the problems item by item and send with a copy of the credit report back to the credit reporting agency. You should hear from the agency within 30 days.
- Write to Direct Marketing Association, Mail Preference Service, PO Box 9008, Farmingdale, NY 11735 to get your name off direct mail lists.

Emergency 301-474-5454 // Non-Emergency 301-474-7200

