

# Identity Theft Prevention

Protect yourself against identity theft with some helpful tips:

- Add your name to the name-deletion lists of the Direct Marketing Association's Mail Preference Service and Telephone Preference Service used by banks and other marketers.
- Cancel unused credit card accounts.
- Do not carry extra credit cards or other important identity documents except when needed.
- Do not mail bill payments and checks from home. They can be stolen from your mailbox and washed clean in chemicals. Take them to the post office.
- Do not print your Social Security number on your checks.
- Examine the charges on your credit card statements before paying them.
- Guard your Social Security number.
- Monitor your credit report. It contains your SSN, present and prior employers, a listing of all account numbers, including those that have been closed, and your overall credit score. After applying for a loan, credit card, rental or anything else that requires a credit report, request that your SSN on the application be truncated or completely obliterated and your original credit report be shredded before your eyes or returned to you once a decision has been made. A lender or rental manager needs to retain only your name and credit score to justify a decision.
- Never give your credit card number or personal information over the phone unless you have initiated the call and trust that business.
- Order your Social Security Earnings and Benefits statement once a year to check for fraud.
- Place the contents of your wallet on a photocopy machine. Copy both sides of your license and credit cards so you have all the account numbers, expiration dates and phone numbers if your wallet or purse is stolen.
- Remove your name from the marketing lists of the three credit reporting bureaus to reduce the number of pre-approved credit offers you receive.
- Shred all old bank and credit statements and junk mail credit card offers before trashing them. Use a crosscut shredder. Crosscut shredders cost more than regular shredders but are superior.
- Subscribe to a credit report monitoring service that will notify you whenever someone applies for credit in your name.