

## Simple Tips to Avoid Becoming a Victim of Identity Theft

- Don't give your Social Security number or other personal credit information about yourself to anyone who calls you. Criminals use this information to open new charge accounts posing as you.
- Tear up receipts, bank statements and unused credit card offers before throwing them away. Criminals can collect bits of information about you by going through your trash.
- Watch for missing mail and don't mail bills from your own mailbox with the flag up. An identity thief may steal your mail and file a change of address form with your credit card company or the U.S. Postal Service.
- Review your monthly accounts regularly for any unauthorized charges.
- Order copies of your credit report once a year to ensure accuracy.
- When conducting business online, make sure your browser's padlock or key icon is active.
- Don't open e-mail from unknown sources and use virus detection software.
- Protect your PINs and passwords and change them frequently.
- Report any suspected fraud to your bank, credit card companies and the fraud units of the three credit reporting agencies immediately. The fraud unit numbers are:

Trans Union (800) 680-7289 Experian (888) 397-3742 Equifax (800) 525-6285.

 You may also contact the FTC's ID Theft Consumer Response Center toll-free at (877) IDTHEFT.