



Tipsheet: Don't Lose Your Identity

Identity theft is on the rise in the U.S. If your identity is stolen, a thief can use it to establish new bank accounts, credit cards or even commit crimes using your identity. Restoring your good name and good credit can take months and cost thousands of dollars.

- **Protect your Social Security Number (SSN).**
Do not use your number as a password and do not carry your card with you. If someone requests your number, ask how it will be used. If your health insurer or other businesses use your SSN to identify accounts ask them to use another number.
- **Protect your accounts with strong passwords.**
Don't use a series of numbers, your mother's maiden name or other obvious passwords. A unique password containing small and large letters, numbers and symbols is often less easy for thieves to crack.
- **Buy a shredder to destroy personal information no longer needed.**
If you don't have a shredder, tear up documents before throwing them away. Identity thieves often retrieve information from garbage or recycling bins.
- **Keep your computer safe.**
Many people now store personal information on their computer's hard drive and a clever hacker can often gain access to that information. The Federal Trade Commission recommends that you update your virus protection software regularly, use a firewall program, don't download files from strangers, and use a secure browser when making online transactions.
- **Be stingy about giving out your personal information to others.**
The Department of Justice urges people to remember the word **SCAM** to protect against identity theft. Unless you know whom you are speaking with, don't give out such information by phone, mail or over the Internet.
- **Check your information regularly.**
Identity thieves may change your billing address, so if your bank statements and credit card statements don't arrive on time, contact a representative immediately.
- **Ask periodically for a credit report, and make sure it's accurate.**
Begin by having a credit check done by each of the major credit bureaus—Equifax, Experian and TransUnion—once per year. Each credit report will cost a maximum of \$9 or less, depending on your state, and can be done securely online.
- **Maintain careful records of banking and financial accounts.**
Keep your monthly account statements and checks for at least one year, if not more.

Sources: Federal Trade Commission: *Protecting Against Identity Theft*, U.S. Department of Justice, *What Should I Do to Avoid Becoming a Victim of Identity Theft?* For more information, visit www.usdoj.gov/criminal/fraud/idtheft.html

Resources: [United Way 2-1-1™](http://www.unitedway.org) is a free and confidential, 24-hour information/referral line that can connect you to helpful programs and resources in our community. Just dial 2-1-1 or 651-291-0211.