



Protect Your Identity and Your Credit

Identity theft occurs when someone uses your personal identifying information, like your name, Social Security number, or credit card number, without your permission, to commit fraud or other crimes. The FTC estimates over 9 million Americans have had their identity stolen each year. To avoid having this happen to you, here are a few tips to protect your identity - online and at home!

- **Shred all discarded documents** containing personal information: credit applications, insurance forms, physician's statements and credit/bank statements.
- **Do not give out personal information** on the phone, over the internet or through the mail unless you know who you are dealing with.
- Be sure online shopping sites show an **encryption symbol** - closed lock or an unbroken key icon - at the bottom of the browser before giving credit card information.
- **Use intricate passwords** that are not easily guessed on all cards and accounts. Never use passwords like birthdates or the last 4-digits of your social security number.
- **Protect your purse and wallet.** They contain everything from your house keys and address to your most personal credit information. Do not carry your social security card in your wallet and do not print this information on your checks.
- **Double-check websites** by entering web addresses yourself instead of clicking or copying out of an email. Never click on links sent in unsolicited emails; instead, type in a web address you know. Use firewalls, anti-spyware, and anti-virus software to protect your home computer and keep these programs up-to-date.
- **Keep your personal information in a secure place** at home, especially if you have roommates, employ outside help, or are having work done in your house.



Thieves dream up many ways to steal what is not theirs. Protect yourself and your credit by taking a few simple precautions to avoid becoming a victim of identity theft.

For more information about consumer protection, visit www.ftc.gov.

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