



Protect Your Good Name

Guard Your Personal Information

PROTECT YOUR SOCIAL SECURITY NUMBER

- Don't carry your Social Security card in your wallet.
- Give your Social Security Number (SSN) only when absolutely necessary.
- Ask why a SSN is needed, who has access to it, and how it is kept confidential.
- Don't print your SSN or driver's license number on your checks.
- Shred old bank statements, insurance forms, credit applications, etc.

FINANCES

- Limit the number of credit cards you carry.
- Watch billing cycles for missing bills and review monthly statements for odd charges. Contact your creditors if a bill doesn't arrive when expected or includes charges you don't recognize.
- Use automatic deposit for payroll, social security or other federal benefit checks. To sign up for automatic deposit of social security checks and other federal benefit payments, call (800) 333-1795.
- Keep copied credit cards (front and back) in a safe place in case a card is lost or stolen.
- Destroy receipts that show your entire credit card number. It's illegal for a business to print the full credit card number on the electronically generated customer's receipt.
- Review your Social Security Earnings and Benefits Statement for errors in your yearly salary. To order a statement, call (800) 772-1213.
- "Opt out" of sharing your nonpublic personal information or credit report information with other businesses.

PROTECT PASSWORDS

- Don't carry your personal identification numbers (PIN) in your wallet or purse.
- Don't share PINs or passwords, even with close friends or relatives.
- Avoid using easily available information for your PINs or passwords such as your mother's maiden name, your or your family members' birth dates, your SSN, phone number or a series of consecutive numbers (i.e., 1, 2, 3, 4).
- Choose a different PIN for each account.

PROTECT YOUR MAIL

- Call 1 (888) 5-OPT-OUT to stop pre-approved credit card applications.
- Place outgoing mail into a locked mailbox such as a blue postal service box.
- Don't leave incoming mail sitting in an unlocked mailbox.
- Cut down on junk mail by sending a letter or postcard with your first and last name, home address and signature to Mail Preference Service, Direct Marketing Association, PO Box 643, Carmel, NY 10512. (www.dmaconsumers.org)

Check Your Credit Report

FREE YEARLY CREDIT REPORT

You are entitled to one free credit report each year from each major credit bureau. To get your free report, go to www.annualcreditreport.com or call **1-877-322-8228**. To keep track of your credit during the year, request a free report from a different credit bureau every four months. You can purchase additional copies of your credit report directly from the credit bureaus at any time.

SECURITY FREEZE

Stop identity thieves from getting new credit in your name. A security freeze prohibits credit reporting agencies from releasing any information about you to new creditors without your approval, making it difficult for an identity thief to use your information to open an account or obtain credit. A security freeze costs \$10 per credit bureau but is free for identity theft victims. (For instructions on how to request a security freeze see our tip sheet, "Freeze Your Credit," at www.noscamnc.gov)

EQUIFAX
Security Freeze
PO Box 105788
Atlanta, GA 30348

EXPERIAN
PO Box 9554
Allen, TX 75013

TRANSUNION
PO Box 6790
Fullerton, CA 92834

Protect Your Information Online

- Beware of e-mails that claim to come from a bank, Internet Service Provider, business or charity and ask you to confirm your personal information or account number. This is called "phishing" and is a scam to steal your personal information.
- Never send your SSN or financial account numbers by e-mail.
- Don't transmit your SSN or account number online unless using a secure website or encryption software.
- Secure websites often have an icon in the shape of a lock in the lower right-hand corner. A secure website's address will change from http to https..
- Read privacy policies and inquire how your personal information will be used.
- Use one low-limit credit card for all online purchases or request a one-time-use number from your credit card company each time you want to make a purchase online.

Beware of Scams and Frauds

Never give personal information to telemarketers who call you on the phone. To cut down on unwanted telemarketing calls, sign up for the national Do Not Call registry at (888) 382-1222 or www.nocallsnc.com.

Double-check references for door-to-door sales, home repair offers and other products. Verify that charities, businesses and others who contact you are who they claim to be before you provide any personal information. If you think the request for information is legitimate, hang up and contact the company at a number you know is valid to verify the request.