



Tips to Minimize Risk of Identity Theft and Fraud

As identity theft continues to be a growing issue, it is important to learn easy ways to minimize your risk of identity theft and fraud. Minimizing risk starts with managing your personal information in a safe and smart manner.

Only carry essential documents and cards with you. Avoid carrying extra credit cards, your Social Security card, birth certificate or passport with you outside the house and keep these items secured.

Protect your Social Security number at all times. Only a few organizations such as motor vehicle departments, tax departments and welfare departments have the right to require your Social Security number. In addition, employers, banks and other financial institutions that necessitate tax transactions can require your Social Security number, but for all other instances, ask if they will accept an alternative proof of identification.

Keep your new checks out of the mail. Pick up your checks at the bank instead of having them sent to your home when you order new ones. This makes it harder for your checks to be stolen, altered and cashed by identity thieves. In addition, make sure to keep private information like your full name or driver's license off of your checks.

Be cautious when giving out personal information over the phone.

- Identity thieves may call you, posing as banks or government agencies. Do not give out personal information over the phone unless you initiated the call.
- Register your phone number with the National Do Not Call Registry to avoid all calls from telemarketers trying to get your information over the phone. Visit www.donotcall.gov.

Your trash is an identity thief's treasure.

Shred your receipts, credit card offers, expired credit cards, bank statements, returned checks and any other sensitive information before throwing it away.



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Make sure others are keeping your information safe.

- Ensure that your employer, landlord, medical care facilities and anyone else with access to your personal information keeps your records safe.
- Be sure to read any privacy policies if you must share information with outside entities.

Stay on top of your credit and credit card billing cycles closely.

- The three nationwide credit reporting agencies have set up a central website through which you can order your free annual credit report. Visit www.annualcreditreport.com to request a free copy of your credit report every 12 months from each credit reporting agency.
- Making sure you receive your credit card bill every month is an easy way to prevent identity theft. You can also request that you only receive statements through your online card account to avoid sensitive information being transmitted through the mail.

Keep a list of account numbers, expiration dates and telephone numbers filed away.

Being able to quickly alert your creditors is key to prevent others from using your personal information or bank and credit cards if these ever become stolen. Be sure to also keep this information secure so it does not fall into the wrong hands.

Protect your identity online and be wary of email scams.

- Be aware of any information that you, your friends, family, and organizations you are associated with post online. Any personally identifiable information about you online like date of birth or mother's maiden name may be used for identity theft.
- Be aware of suspicious "phishing" email scams and never send information such as your Social Security number, credit card number, or User ID/Password through an email.

Create unique passwords or PIN numbers out of a random mix of letters and numbers.

Creating unique passwords makes it harder for identity thieves to discover these codes to gain access to your personal information online.

Use the latest anti-virus software and be wary about public WiFi networks.

- Update your computer and devices with the latest anti-virus software to help protect against harmful malware and viruses.
- Stay away from public WiFi networks or hotspots as these can be an easy way for criminals to steal your personal information off your portable device. If you must share personal information online for transactions, make sure you are using a secure network.

Give your mailbox a makeover.

Junk Mail Opt-Out

Every pre-approved offer you receive in the mail is an invitation for someone to open a credit line in your name, so limit the amount of junk mail you receive. Contact the Direct Marketing Association's Mail Preference Service to opt-out of these offers.

- **Online:** Visit and register at www.dmachoice.org
- **By mail:** [Download this form](#)¹ and send a \$1 check or money order payable to the DMA at:

DMA Choice
Direct Marketing Association
PO Box 643
Carmel, NY 10512

Use these helpful tips to keep your identity secure and ensure your personal information belongs to only you.

¹ https://www.dmachoice.org/static/pdf/registration_form.pdf