



BVC BLAST

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PREVENTING IDENTITY THEFT AND EXPLOITATION

Basic Precautions

- Keep only essential documents in your wallet or purse. You need your driver's license, one or two credit or debit cards and/or an ATM card. You don't need to carry your Social Security card. Don't keep a list of personal identification numbers -- PINs -- in your wallet or purse, and never write your PIN on the actual card. Don't routinely carry documents such as your birth certificate and passport. Keep these important documents in a safe deposit box or locked file cabinet. If you experience a burglary, jewelry and electronics aren't the only valuables thieves might take. Personal documents are potentially worth much more.

Protect Your Mail

- That mailbox on the end of your driveway or next to your front door is a thief's treasure trove. If you're going away, even for just a few days, arrange to have a friend or neighbor pick up your mail or have the post office temporarily stop delivery. If you don't receive mail for a couple of days, contact your post office. Thieves will file change-of-address forms to have your mail sent to another location, where they can then collect your personal and financial information.

Buy A Shredder

- These days, simply tearing up and throwing out mail containing personal information isn't sufficient. Thieves target garbage containers, and piecing together a torn bank statement or other coveted information is quite simple. Invest in a shredder and reduce credit card and bank statements, receipts and similar documents to long strings of paper before depositing them in the trash. As an alternative, many companies these days allow you to sign up for electronic statements and not receive paper statements at all.

Protect Yourself Online

- Avoid using obvious passwords online, such as your name and birth date. That includes spelling your name backward -- it's not an especially original idea. When getting rid of an old computer, tablet or smartphone, make sure there's no information on the hard drive. If you're not sure how to do delete such content, call the manufacturer or visit their website. Stay alert for "phishing" emails, in which the sender seeks personal information. Check to make sure that emails from creditors and other companies you have accounts with are legitimate -- identity thieves can set up email accounts similar to major firms.

Report The Crime

- If you've been a victim of identity theft, or strongly suspect the possibility, report the crime as soon as possible. Call your bank and/or credit card companies, as well as your local police department. You also can file a report with the Federal Trade Commission. Contact each of the three major credit reporting bureaus -- TransUnion, Experian and Equifax -- and request that your account receive a fraud alert. That way, no one can open a new account without your express permission. Submit an identification theft report to the credit bureaus.