

June 18, 2012

Living Well

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Protect Your Identity

Thieves often use a variety of methods in their attempts to steal information and gain access to bank accounts, credit cards, and someone else's identity. Victims of identity theft can spend months or years cleaning up the mess thieves have made of their good name and credit record. While it is not possible to completely prevent identity theft and/or credit fraud, you can reduce the likelihood that it will happen by managing your personal information carefully. What can consumers do?

***Protect personal information.** A thief can use Social Security numbers, credit and debit cards, PINs, and passwords to order checks or credit cards, apply for loans, and commit fraud using your name.

***Avoid providing personal information over the telephone or Internet.** Scam artists hid at the other end of the phone line or computer screen. Whether by phone, mail, or the Internet, never give out your credit card number, Social Security number, or other personal information unless you initiate the activity and understand the transaction.

***Deal only with legitimate, reputable businesses.** Try to do business with companies you already know or that have been recommended.

***Never click on unsolicited pop-up ads which are often associated with phishing scams or the launch of spyware on a computer.** Use strong computer passwords that contain a combination of small letters, capital letters, and numbers in a string at least 10 characters long.

***Beware of "deals" requiring money up front.** Be skeptical of any offer that is "free" or otherwise hard to believe.

***Use a crosscut shredder to shred documents with sensitive data.** A crosscut shredder is better than a straight line shredder because papers are cut into small pieces instead of strips that could be pieced back together.

***Safeguard your incoming and outgoing mail.** Remove incoming mail from your mailbox as soon as possible. If you are going away on vacation, have your mail held at the post office or picked up by a neighbor. Deposit outgoing mail in post office collection boxes or at your local post office.

***Guard your credit cards.** Minimize the information and the number of cards you carry in your wallet. If you lose a card, contact the fraud division of the credit card company. If you apply for a new credit card and it doesn't arrive in a reasonable period, contact the issuer.

***Keep copies of the contents of your wallet.** Copy both sides of your license, credit cards, and debit cards. This will give you all of the account numbers and phone numbers to call if it becomes necessary to cancel them. Keep copies in a safe place separate from your wallet. Usually the phone numbers for reporting stolen cards is on the back of the card. If you don't have the card, it is more difficult to report theft.

***Consider a personal policy to never hand over credit cards to others to swipe outside of your view** (e.g., waiters at restaurants). This reduces the risk of having data "skimmed" and misused by others. As an alternative, you can elect to hand others your credit card but closely monitor those accounts.

***When using a check to pay your credit card accounts, DO NOT put the complete account number on the "memo" line.** Instead, just list the last four digits of the account number. The credit card company knows the rest of the number and anyone who might be handling your check as it passes through the processing channels won't have access to the full number.

***Regularly review your credit report.** Check your credit report for suspicious charges or other evidence of fraud such as new credit accounts that you did not open. You can request a free credit

report once every 12 months from each of the nationwide consumer credit reporting companies – Experian, Equifax, and TransUnion – at www.annualcreditreport.com.

For more information regarding identity theft and personal safety, contact the Flint Hills Extension District office in Cottonwood Falls at (620) 273-6491 or the office in Council Grove at (620) 767-5136.

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