Simple Steps to Protect Yourself

Identity theft is one of the fastest-growing types of financial fraud. It involves crooks assuming your identity by applying for credit, running up huge bills and stiffing creditors — all in your name.

Take these steps to protect yourself:

1. Order copies of your credit report once a year to ensure they are accurate. You can call each of the three national credit-reporting agencies because each may contain different aspects of your credit history, or you can contact the Annual Credit Report Service for one free credit report each year.

AnnualCreditReport.com	**1-877-322-8228**	or	**annualcreditreport.com**
Equifax	**1-800-685-1111**	or	**equifax.com**
Experian	**1-800-311-4769**	or	**experian.com**
TransUnion	**1-800-916-8800**	or	**transunion.com**

2. Keep an eye on your accounts throughout the year by reading your monthly/periodic statements thoroughly. Check that all of the activity in your accounts was initiated by you.

3. Tear up or shred pre-approved credit offers, receipts and other personal information that link your name to account numbers. Don't leave your ATM or credit card receipt in public trash cans. Crooks have gone through trash to get account numbers and information to get credit in your name.

4. Know your billing cycles, and take action if you think mail is missing. Follow up with creditors if bills or new cards do not arrive on time. An identity thief may have filed a change of address request in your name with the creditor or the Post Office.

5. When you pay bills, don't put them in your mailbox with the red flag up. That's a flashing neon light telling crooks to grab your information. Use a locked mailbox or the Post Office.

6. Protect your account information. Don't write your personal identification number (PIN) on your ATM or debit card. Don't write your social security number or credit card account number on a check. Cover your hand when you are entering your PIN number at an ATM.

7. Don't carry your Social Security card, passport or birth certificate unless you need it that day. Take all but one or two credit cards out of your wallet, and keep a list at home of your account information and customer service telephone numbers. That way, if your wallet is lost or stolen, you'll only have to notify a few of your creditors and the information will be handy.

8. Never provide personal or credit card information over the phone, unless you initiated the call. Crooks are known to call with news that you've won a prize and all they need is your credit card number for verification. Don't fall for it. Remember the old saying, "if it sounds too good to be true, it probably is." ©

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