

Everyday Habits to Safeguard Your Identity



Secure Your ID Day



Consumer Credit Counseling
Service of Buffalo, Inc.

Your Gateway to Financial Education & Positive Change

- Shred statements and applications you get in the mail that you don't want to keep, including credit card applications, insurance forms, financial statements, health forms, billing statements for utilities, phone service, etc.**
- Cut up expired credit and debits cards, cutting through the numbers.
- Protect your Social Security numbers, all account numbers and your passwords. Don't carry these numbers in your wallet. Give out your Social Security numbers only if absolutely necessary, and offer to provide another type of personal identifier, if possible.**
- Secure your personal documents at home, especially if you have roommates, employ outside help, or are having work completed inside your home.
- Minimize the personal information you print on checks. You don't need to include your Social Security number, phone number or driver's license number.**
- Monitor your bank and credit card transactions for unauthorized transactions. Crooks with your account number generally start with small transactions to see if you'll notice.
- Pay attention to your billing cycles. If bills do not arrive on time, follow up with your creditors.**
- Don't create obvious passwords, such as your birth date, child's name or birth date, mother's maiden name or the last four digits of your Social Security number.
- If you conduct business online, use your own computer. A public computer is less secure.**
- Never respond to emails requesting to "verify" your personal information and identifiers. Your bank, credit card company, online payment system, the IRS - none of these organizations will call or e-mail asking for your confidential information. They already have it.
- Never use e-mail to communicate sensitive personal information such as your user name, password, Social Security number or credit card number.**
- Don't use your PDA or cell phone to store credit card numbers or other financial information.
- Don't store passwords, tax returns or other financial information on your computer hard drive.**
- Back up your computer data and store it away from your computer.
- Keep your computer system and browser software up to date, and set to the highest security level you can tolerate.**
- Check your credit report at least once a year. There is only one source authorized to give you ONE FREE annual credit files disclosure per year from each of the three consumer credit reporting companies: Call 877-322-8228 or visit www.AnnualCreditReport.com.

If your ID or credit cards are lost or stolen, immediately notify your credit providers by phone and then notify each of the three credit bureaus to request a "Fraud Alert" be placed on your file. Placing this alert tells creditors to follow certain procedures before they open new accounts in your name or make changes to your existing accounts. Posting a Fraud Alert will also make it difficult for YOU to open instant credit, so be sure to read all information before engaging a Fraud Alert. It also entitles you to free copies of your credit report. When reviewing your credit report, look for inquiries from companies you have not contacted, accounts you did not open, and debts on your accounts that you can't explain. Close any accounts that have been tampered with or established fraudulently.

www.equifax.com 800-525-6285
www.experian.com 888-EXPERIAN (397-3742)
www.transunion.com 800-680-7289



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