



A Baker's Dozen – Tips to Protect Yourself Against Identity Theft

1. Give out information only in those situations where you have initiated the transaction with a known company. For example, you should be wary of a call from someone claiming to be from your credit card company who then asks you for your account number
2. Similarly, be suspicious of emails claiming to be from your bank or credit card company, particularly if they ask you to “click through” to log into your account; instead, just type in the name of your bank or credit card’s web site and go there directly
3. Make a common sense assessment of those web sites where you go the internet, such as to do on-line shopping, to make sure it appears to be legitimate and trustworthy
4. Be especially careful about downloading “free” software, games, and screensavers onto your computer from the internet, as these programs might contain spyware
5. Install and use up-to-date security software on your computer to guard it against viruses, and spyware
6. Whether on the internet, on the phone, or in person, be particularly wary about giving out highly sensitive personal identifying information, such as your Social Security Number or Mother’s maiden name
7. For your Internet accounts, use passwords that are difficult to guess
8. Manage your usernames and passwords with great care
9. Use a separate credit card with a low credit limit for Internet transactions, and monitor this credit card especially closely
10. When you dispose of documents containing sensitive personal identifiable information (such as bank or credit card statements, or old computers), shred or destroy them
11. Check your bank statements and credit card bills regularly for unusual activity
12. Order your credit report (for free) from time to time and check it for unusual activity
13. Report or inquire about any unusual activity you notice, first to your financial institution and, if appropriate, to law enforcement security audits.

