INTERNET PRECAUTIONS

ONLINE TIPS
• Use email alerts for your online banking to notify you of account activity such as transaction, balance thresholds and account transfers.
• Do not provide credit card numbers or personal information on any website unless you are positive it is authentic.
• Never open spam or other email from unknown sources as they can contain viruses.
• Never use the last four digits of your Social Security number, your mother's maiden name, your birth date, your child's name, or your pet's name for your password. If an institution uses the last four digits of your Social Security number as a PIN, change it.
• Change your passwords on a regular basis.

HELPFUL FEDERAL AGENCIES FOR IDENTITY THEFT
U.S. Postal Service: www.usps.com/postalinspectors; 1-877-876-2455
U.S. Secret Service: www.secretservice.gov in Vermont; 1-802-651-4091
Department of Justice: www.ojp.gov/ove/help/it.htm; 1-800-851-3420
Federal Deposit Insurance Corporation: www.fdic.gov/consumers; 1-877-275-3342

CREDIT CARD COMPANIES
American Express: www10.americanexpress.com; 1-800-528-4000
Discover: www.discovercard.com/discover/data/products; 1-800-347-2683
MasterCard: www.mastercard.com/education/fraud; 1-800-MasterC
Visa: www.visa.com/personal; 1-800-VISA-911
Your identity is one of your most valuable assets. Identity Theft is the misuse of another individual's personal information to commit fraud. Today, 1 out of every 10 Americans is the victim of identity theft, many of them unsuspecting senior citizens. This guide provides a few easy ways to help you keep your good name intact and avoid the inconvenience and expense of identity theft.

**JUST THE FACTS**

Your personal information that criminals are most interested in:
- Name, address and phone number
- Date of birth
- Social Security Number (perhaps the most valuable piece of information for a thief)
- Driver's license number
- Credit card information
- Bank account information
- Mother's maiden name

**TRAVEL LIGHT**

- Do not carry your Social Security card in your wallet. Only carry identification you absolutely need when you go out.
- Never carry more than two credit or debit cards.
- Keep a list of all your credit cards, bank accounts, and investments in a secure place. Include account numbers, expiration dates and phone numbers for customer service departments so you can contact them quickly, if necessary.

**JUST SAY NO**

- Be wary of unsolicited telephone calls. Unless you have a relationship with the person, business or agency, and you initiated the call and have verified the other party's authenticity, never offer any personal information. This includes your Social Security Number, credit card number and other personal data. To avoid unwanted telephone offers, add your name to the National Do-Not-Call registry at www.fcc.gov/cgb/donotcall.

**SHRED IT**

- A large majority of identity theft is the result of stolen mail or items found in the trash. Shred any solicitations that contain your name, address or other sensitive data. When away from home for more than a few days, have your mail held at the post office.
- Always shred pre-approved credit card offers. You can remove your name from these permanent offer lists by visiting www.optoutprescreen.com or calling 1-888-567-8688. This block lasts for five years.
- Do not leave outbound mail that contain personal checks in an unsecured mail box.

**DON'T BANK ON IT**

- Review your credit card statements, bank statements and phone bills frequently for unauthorized use.
- Never let merchants write your Social Security number on your checks. Do not print your Social Security Number, driver's license number, or home phone number on your check. A P.O. Box is preferable.
- Check your Social Security statement each year for signs of fraud.
- Cut up expired credit cards before you dispose of them.
- Check your credit reports, at least once a year. You are entitled to one free report a year. Details can be found at www.annualcreditreport.com.

**WHAT TO DO IF YOUR IDENTITY IS STOLEN**

**Remain calm. Help is available. Here are five easy steps.**

1. Contact the three major credit bureaus. Ask them to place a fraud alert on your credit report. Order copies of your credit reports and review for fraud activity.

   1. **Equifax**
      - www.equifax.com
      - To order your report: 1-800-685-1111
      - To report fraud: 1-800-525-6285
      - TDD: 1-800-255-0056

   2. **TransUnion**
      - www.transunion.com
      - To order your report: 1-800-888-4213
      - To report fraud: 1-800-680-7289
      - TDD: 1-977-553-7803

   3. **Experian**
      - www.experian.com
      - To order your report: 1-888-EXPERIAN (397-3742)
      - To report fraud: 1-888-EXPERIAN (397-3742)
      - TDD: 1-800-972-0322

2. Notify your bank(s) and credit card companies. Follow up in writing promptly. If your checks are stolen, contact your bank or credit union and stop payment at once. Call SCAN at 1-800-262-7771 to determine if bad checks have been passed in your name. If your accounts have been compromised, close them immediately and open new ones.

3. File a report with your local police department. Request a copy of the police report as some creditors will request the report in order to remove the debts created by the theft.

4. Keep a record of the names and phone numbers of the people with whom you discuss your case, as well as all the reports and supporting documents.

5. Call the identity theft hotline at the Federal Trade Commission at 1-877-IDTHEFT. The FTC has counselors to help you resolve financial and other problems that can result from this crime.