

IDENTITY THEFT

Do not give out personal information over the phone, through the mail, or over the Internet unless you have initiated the contact or know with whom you are dealing.

Shred all discarded documents, including bank statements, pre-approved credit card offers, insurance forms, and other documents that contain financial information.

Do not use your mother's maiden name, birth date, or last four digits of your social security number when creating a password.

Carry only credit cards you use on a regular basis. Never carry your social security card, birth certificate, or passport unless necessary.

Do not write your social security number on checks or give it out to businesses. If a government agency request the number, a privacy notice should accompany the request.

Do not put your credit card number on the Internet unless it is encrypted on a secured site.

Cancel all credit cards you have not used in the last six months.

If you order a new credit card, make sure it arrives within the appropriate time. If not, call the credit card grantor to find out if it was mailed and to what address.

Order your credit report at least twice a year. Correct all mistakes with the credit bureau.