



Protect Against Identity Theft

The Federal Trade Commission estimates that as many as 9 million Americans have their identification stolen each year. Don't be one of them!

Guard your Social Security number

- Do not carry your card with you.
- Keep your card in a secure location.
- Do not use your number on your driver's license or checks.
- Take advantage of "alternative" identification codes to log in to personal information online (when available).
- Do not provide your social security number to callers if you have not initiated the phone call.
- Shred paperwork that contains your social security number (as well as credit card receipts, bank statements, and other material that contains personal information).

Check your credit report annually

- Take advantage of the federal Fair Credit Reporting Act that requires each of the three nationwide credit bureaus to provide you with a free report once a year. Get your free report at www.annualcreditreport.com.
- Check for debts that are not yours and/or accounts you did not open as well as any other erroneous information

Make certain your passwords are difficult to guess

- Do not use passwords that are easy to guess (such as your birthday or a patterned number like 2-4-6-8) or names (such as your mother's maiden name or your occupation).

Be alert to the signs of identify theft

- The Federal Trade Commission (FTC) advises that you be alert for:
 - accounts you did not open
 - inaccurate information on your credit reports
 - failure to receive bills
 - receipt of credit cards for which you did not apply
 - being denied credit or contacted by debt collectors for no apparent reason

Additional information is available on the FTC's website. See box above.

Learn How to Correct Errors... Step by Step

The Federal Trade Commission offers **detailed guidance** on the steps you need to take to correct errors on your report. Please review it for full information.

Know What to Do if You've Been Victimized

The Federal Trade Commission's **web site on identify theft** provides you with the steps to follow if your identification has been stolen. Please visit it for these instructions as well as additional information to help you defend against ID theft.