

# Protect Your Identity

In today's modern world of technology, it is hard to suggest that identity theft could be eliminated. However, knowing several close friends who have recently experienced the problem of re-capturing their identity from theft, there are certainly "action items" that can be implemented. First, let's address, "How does identity theft happen?" Here are a few causes:

1. Theft of your wallet or purse (especially from unattended parked cars).
2. Perpetrators change your address to re-direct your mail.
3. They capture key information (credit cards, bank accounts, etc...) from rummaging through your trash or recycling bin.
4. They will obtain your credit report or personnel/business information.
5. They capture significant information from unsecured websites/internet connections.
6. They steal your cell phone number and authorization code.
7. They purchase your personal information from inside sources.

What can we do to prevent identity theft?

1. Know how your information will be used and shared – be diligent about confidentiality. Our government has required new standards for companies to follow to help protect your identity.
2. Pay attention to billing cycles and review your bills for errors or fictitious expenses.
3. Guard your mail: Use a shredder to destroy personal information prior to discarding trash or recycling.
4. Don't set your trash or recycling out until a few hours before pick-up. Be sure to not leave these out overnight.
5. Photocopy all contents of wallets or purse and keep in a safe place for recall in event of stolen articles. This will prove to be very helpful to cancel or suspend credit cards.
6. Utilize credit bureaus and request copies of your credit report on a regular basis.

The following website can be helpful and provide more information: [www.consumer.gov](http://www.consumer.gov).

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