

Protect your Personal Information

Identity theft is a real and present danger, so protect your information with the following tips:

1. **Checkbook:** Never pre-print your SSN, use your first and middle initials and last name, and list your PO box instead of your home address.
2. **Trash:** Don't just throw away those credit card solicitations and other unwanted mail with your name, address and account numbers on it. Shred it!
3. **ATM/Debit card:** Cover your hand when entering your PIN and don't leave your receipt in the machine.
4. **Credit Cards:** Limit the number (one should be enough). Record all accounts and contact information in a separate place.
5. **SSN:** Don't carry your Social Security card or birth certificate in your purse/wallet and, when possible, avoid using your SSN as a form of ID.
6. **Statements:** Review your account statements regularly for suspicious activity. Report it immediately if you suspect compromise.
7. **Annual Credit Report:** Review at least annually to verify that information is correct.
8. **NSLDS:** If you have student loan debt, review annually to verify that information is correct.
9. **Visit the Federal Trade Commission's web site, www.consumer.gov/idtheft to learn more about identify theft.**
10. **If you do suspect you're a victim, do the following:**
 - Place a fraud alert on your credit reports, and review your credit reports.
 - Close the accounts that you know, or believe, have been tampered with or opened fraudulently.
 - File a report with your local police or the police in the community where the identity theft took place.
 - File a complaint with the Federal Trade Commission.