

Consumer Tips Courtesy of CompuCredit

In order to remain active in the fight against identity theft in general, but especially if you have reason to believe that your information may be at risk of compromise, following the steps below can be of great assistance to you:

- Review your account statements regularly and thoroughly and immediately report any suspicious activity
- Periodically obtain credit reports from the nationwide credit reporting agencies (available at no cost to you at www.annualcreditreport.com). Eligibility for an annual free credit report is determined by your state of residence based on the rollout schedule set by federal law).
- Shred every document before you put it in the trash, especially bank statements, billing information and anything with your name, address or social security number.
- Keep important documents in a secure place at home, preferably in a locked home safe, file cabinet or safety deposit box.
- Protect the information on your home computer by installing up-to-date firewalls, anti-spyware, and anti-virus software.
- Be alert to suspicious emails, telephone calls and postal inquiries asking you to provide personal information. Never reply to these unless you have confirmed that they are legitimate and never click on links to websites through unsolicited emails.
- Never leave wallets, handbags and luggage unattended.
- Avoid writing down key security codes and passwords such as PIN numbers and account logins.
- Never carry your social security card with you or use your social security number as your drivers license number.
- Avoid carrying a checkbook if possible. Use cash, credit or debit cards instead.
- If you are not in need of additional credit, consider freezing your credit report by contacting all three reporting agencies and adding a four digit pin. Check with your local government to see if credit freezing is offered in your state.
- Contact the Federal Trade Commission (www.ftc.gov or 877-FTC HELP) for information regarding additional steps you can take to help protect yourself against identity theft, learn how to place fraud alerts on your credit reports, and how to report incidents of identity theft.