



10 Ways to Protect Yourself from Identity Theft

Shielding your private information with no risk of a breakdown may be impossible these days. But there are some simple ways to protect you from becoming a victim of Identity Theft. The Houston Police Department is providing these simple, but very important, tips to protect you and your name.

1. **Destroy private records and statements.** Tear up – or, if you prefer, shred – credit cards statements, solicitations, and other documents that contain private financial information.
2. **Secure your mail.** Empty your mailbox quickly, lock it or get a P.O. box so criminals don't have a chance to snatch credit card pitches. Never mail outgoing bill payments and checks from home. They can be stolen from your mailbox and the payee's name erased with solvents. Mail them from the post office or another secure location.
3. **Safeguard your Social Security number.** Never carry your card with you, or any other card that may have your number, like a health insurance card. Don't put your number on your checks. It's the primary target for identity thieves because it gives them access to your credit report and bank accounts.
4. **Don't leave a paper trail.** Never leave ATM, credit card or gas station receipts behind.
5. **Never let your credit card out of your sight.** Worried about credit card skimming? Always keep an eye on your card or, when that's not possible, pay with cash.
6. **Know who you're dealing with.** Whenever anyone contacts you asking for private identity or financial information, make no response other than to find out who they are, what company they represent and the reason for the call. If you think the request is legitimate, contact the company yourself and confirm what you were told before revealing any of your personal data.
7. **Take your name off marketers' hit lists.** In addition to the national Do-Not-Call registry (1-888-382-1222), you can also cut down on junk mail and opt out of credit card solicitations.
8. **Be more defensive with personal information.** Ask salespeople and others if information such as Social Security or driver's license number is absolutely necessary. Ask anyone who does require your Social Security number about their privacy policy and tell them that you do not want your information given to anyone else.
9. **Monitor your credit report.** Obtain and thoroughly review your credit report (check for a free copy at www.Annualcreditreport.com or by calling 877-322-8228) at least once a year to check for suspicious activity. If you find something, alert your card company or the creditor

immediately. You may also look into credit protection services, which alerts you any time a change takes place with your credit report.

- 10. Review your credit cards statements carefully.** Make sure you recognize the merchants, locations and purchases listed before paying the bill. If you don't need or use department-store or bank-issued credit cards, consider closing the accounts.

For additional information, please refer to the below sites:

<http://www.usdoj.gov/criminal/fraud/text/idtheft.html> (Department of Justice)

<http://www.consumer.gov/idtheft/> (Federal Trade Commission)

<http://www.privacyrights.org/fs/fs17a.htm> (Identity Theft: What to Do if It Happens to You)