



Consumer Federation of America

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Ten Easy Steps to Protect Your Personal Information and Detect Fraud

- 1. Practice mail security.** Use a public mailbox rather than your home mailbox to send bill payments and other mail containing sensitive information. Pick your mail up promptly and ask the post office to hold it while you're away.
- 2. Guard your Social Security number.** Don't carry your Social Security card, military ID, Medicare, or other cards that have your Social Security number on them unless you are going somewhere where you will need them. Only provide your Social Security number when there is a legitimate need to do so.
- 3. Lock and shred.** Keep your billing and banking statements and other personal records locked up and shred them when no longer needed.
- 4. Stop prescreened credit and insurance mailings.** Call toll-free 1-888-567-8688 to get off mailing lists for credit and insurance offers. Your Social Security number will be required. This keeps thieves from intercepting and accepting the offers in your name and doesn't affect your eligibility for credit or insurance.
- 5. Keep private information to yourself.** Never respond to phone calls or emails asking to confirm your Social Security number or account numbers. Don't leave PIN numbers, passwords or other personal information around for others to see.
- 6. Be safe online.** Use anti-virus and anti-spyware software and a firewall on your computer and keep them updated. When you provide financial or other sensitive information online, the address should change from "http" to "https" or "shttp." A symbol such as a lock that closes may also indicate that the transmission is secure.
- 7. Look at your bills and bank statements promptly.** If you find any charges or debits that you never made, contact the bank or company immediately.
- 8. Monitor your accounts online frequently.** You can discover problems more quickly than if you wait for bills or statements to come by mail.
- 9. Check your credit reports regularly.** You can get them free once every 12 months. Go to www.annualcreditreport.com, call 1-877-322-8228, or mail your request to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Your name, address, Social Security number, and date of birth will be required. You don't have to get your reports from all the consumer reporting agencies at once; you can stagger your requests throughout the year.
- 10. Pay attention to debt collectors.** Calls or letters about overdue accounts you don't recognize could indicate identity theft. If you are contacted by the creditor, ask for documentation about the debt; if by a collection agency, explain that you dispute the bill and why (put it in writing to maintain your debt collection rights under federal law) and ask how to contact the creditor so you can investigate.