

Identity Theft: A Huge Danger to Prepare for and Manage

prevention checklist:

Buy:

- Shredder - get the confetti cut. Check out: [Fellowes Shredder](#)
- Locking mailbox check out: [steel mailboxes](#)
- Locking filing box/cabinet [one example](#) There's a lot out there..think about fire protection as well.
- Your Credit records: [Equifax](#) Get the report from one or all three main places at least once a year..depending on level of exposure (break-in, lost wallet, just being organized)

Copy: and exchange with a close friend (who doesn't live with you)

- Your passport
- driver's License
- Birth certificate
- All Credit cards, insurance cards -- both sides
- Any loan statement/numbers

Do:

- guard PINs and passwords
- mail any outgoing financial info from a Post box
- secure all personal info in your home/office
- be aware of people watching you at an ATM. Stand so the numbers are covered.
- have 2 passwords. one simplistic one, one secure financial one
- assure that all financial institutions have your up to date information
- pick up your box of checks at your local branch
- When you move, DIRECTLY contact all institutions to let them know your new address.
- get your photo on your Credit Card and your ATM card
- Be alert. check bills for mis-information, make sure you GET all the bills you should, (have a list of all your bills and check it monthly)
- get security software
- clean hard drives before getting rid of computers (software or hammer)
- stop telemarketers and junk mail
- change 'passwords' from financial institutions from 'mother's maiden name' or last 4 digits of Social Security number.

Don't:

- use birthdate, mom's maiden name, Social Security Number, or anything obvious as a password
- give out numbers to incoming calls or emails
- place outgoing finance info in an insecure mailbox
- pay any bills you don't understand
- keep PIN numbers and passwords in your wallet/purse
- put unshredded financial information in the garbage/recycling

Triage:

When it's happened to you

Make an assessment. Have you been victimized or compromised?

1. Begin a log of all activity with date, time, name of operator, and file copy of all mail you sent. and send it registered mail.
2. Contact all financial institutions by phone and mail (don't forget loans and retirement accounts) [The Government help page](#) or call 877-ID-THEFT
3. Contact fraud units of all 3 credit agencies: Equifax does them all. (call, don't use the website) 800-525-6385
4. Contact authorities: FTC- 888-FTC-HELP or [The Federal Trade Commission](#)

SS Admin 800-269-0271 or email oig.hotline@ssa.gov

Local Police Dept:

Persist to get a police report, many creditors require it. If local police won't, go to county, if not them, go to state.

For checks:

Request notice to go out to vendors from check verification companies:

eCheck: 800-710-9898

Certegy, Inc.: 800-437-5120