

Preventing Identity Theft

1. Do not give personal information, such as account numbers or social security numbers, over the telephone, through the mail, or over the internet, unless you initiated the contact and know who you are dealing with. Beware of phone scams. Never give your PIN or any other personal financial information to an unknown caller.
2. Do not disclose credit card or other financial account numbers on a website unless the site offers secure transactions. Before submitting financial information through a website, look for the “padlock” icon on your browser’s status bar. This signals that your information is secure during transactions. To make sure you are on a secure web server, check the beginning of the web address in your browser’s address bar. It should read https://, rather than just http://.
3. Protect your PIN and other passwords. Avoid using mother’s maiden name, your birth date or the last four digits of your social security number as a password.
4. Closely guard your ATM/debit card, checks and credit cards. Report all lost or stolen credit cards or checks immediately.
5. Shred all unwanted materials containing sensitive personal information such as credit union statements and credit card bills.
6. Switch to e-Statements instead of receiving paper statements by mail. Check all statements carefully to ensure you have authorized all charges.
7. Take credit card receipts with you. Never toss them in a public trash container.
8. Carry only essential credit cards and identification. Don’t carry your Social Security card or birth certificate. Leave them in a secure place.
9. Put outgoing mail into a secure, official postal service collection box.
10. Don’t leave mail in your mailbox overnight. Credit card applications mailed to you with your personal information already filled in can easily be used by thieves to open accounts in your name.
11. Obtain a copy of your credit report at least once each year for monitoring. You can get a free credit report at <https://www.annualcreditreport.com>. This is a secure site set up by the Federal Trade Commission for free consumer credit report access and monitoring.

If you are a victim of Identity Theft please see our “Recovering from Identity Theft” page for necessary steps to protect yourself.