

The number of people who have their identities stolen every year is growing, and countless more suffer credit card loss or theft. Some simple precautions can help you protect your private financial information and reduce your risk of becoming a victim of identity theft.

- > **Make a list** of all your credit cards, accounts and memberships and keep it in a safe, secret place (not on your person).
- > **Create unique PINs and passwords** (do not use your birth date, name, Social Security number or other easily identified items), and memorize them.
- > **Sign credit cards in permanent ink** or write "Ask for ID" to prevent unauthorized use.
- > **Don't carry your Social Security card.** Keep it at home in a safe place.
- > **Carry only the cards you need.** Carry them separately from your wallet or purse if possible.
- > **Never give a clerk or cashier personal information** when using your credit card. By law, you are not required to give out this information. If you are paying by check and the cashier requires a credit card as identification, do not allow the cashier to write down your credit card number on your check.
- > **Watch your card carefully during transactions.** Be sure other shoppers cannot read the card. Do not allow the cashier to take your card away from the register, and get your card back as quickly as possible.
- > **Never sign a blank receipt.** Draw a line through any blank spaces. Be sure the total box is filled in.
- > **Shield your card and the ATM monitor** whenever you use a cash machine. Thieves could take a picture of your card with a cell phone camera.
- > **Cancel cards you don't use.** Call the issuer to request that the card be cancelled, and cut up the card in several pieces. Have the issuer verify your request in writing.
- > **Check all account statements as soon as they arrive.** Reconcile accounts and resolve any disputes with card issuers, financial institutions and vendors right away. You have the right to withhold payment for any disputed amount without incurring penalty fees until the card issuer can investigate the matter and render a decision.
- > **Use a crosscut shredder** to destroy all credit card and ATM receipts, bills and account statements after you have verified their accuracy. Also destroy unsolicited pre-approved credit card applications that arrive in the mail.
- > **Check your credit reports** at least once a year. The three nationwide consumer reporting companies (Equifax, Experian and TransUnion) provide free annual credit reports only through annualcreditreport.com, 1.877.322.8228, and Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.
- > Unless you know and trust the company, never give out any account numbers over the phone. This is especially important if someone else made the call. If you feel the call is legitimate, ask the caller for a number where you can call them back, or ask that they mail you more information. Check with your local Better Business Bureau if you are not sure about the company,
- > **Don't give out account numbers over the Internet** unless you know and trust the company and your information is encrypted on a secure website. (The Internet address should start with the letters "https.")



Additional Information

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