

PREVENTION TIPS

- **Reducing your Risk Factors**

This guide includes the following items:

MORE TIPS

- [Test your identity risk factor:](#)
- [How do thieves get my information?](#)
- [Tips to Businesses](#)
- [Tips to Consumers](#)
- **Test your identity risk factor:**
- How can you decrease your risk of becoming a victim of identity theft? Take two easy tests to judge what you may already know and then read more about some easy tips everyone can follow. What is your identity IQ? [Click here](#) to take the Identity IQ Test How are the businesses you work for or frequent putting you at risk? Click here to find out.

[How do thieves get my information?](#)

- They go through your trashcan, looking for straight cut or unshredded papers.
- They steal your mail or your wallet.
- They listen in on conversations you have in public.
- They trick you into giving them the information over the telephone or by email.
- They buy the information either on the Internet or from someone who might have stolen it.
- They steal it from a loan or credit application form you filled out or from files at a hospital, bank, school or business that you deal with. They may have obtained it from dumpsters outside of such companies.
- They get it from your computer, especially those without firewalls.
- They may be a friend or relative or someone who works for you who has access to your information.
- **Tips to Businesses:**
- It is vital that the business community acts now to implement and follow better information handling processes. ITRC does provide in-depth consulting for those companies who wish to use our services. The following areas need to be considered when measuring your information handling security. More information can be found at our section called "In the Workplace."
- Information acquisition- Do you need the information? Are you acquiring it in a safe manner?
- Storage- What computer security measures have you placed around the systems storing per-

- Access- Who has access? Is it on a need to know basis and access audited? Is there password control over systems? Is there a cafeteria worker asking your child for his/her SSN prior to receiving lunch? Did you do a background check on those who have access to personal information of employees and customers? Do temps have access to secure info?
- Disposal- Are electronic and paper documents containing personal information rendered unreadable prior to disposal? What is in your dumpster? Is it a treasure chest for thieves and for consumer action attorneys ready to sue you for placing their clients in jeopardy?
- Distribution- How do you handle information? Is your employee requiring a member of the public to repeat a SSN out loud where it can be overheard? The public display, use and exchange of SSN (including on membership cards carried in wallets) needs to be reconsidered. You place people at much higher risk when you do so.
- **Other tips:**
- Fraud and security alerts placed on credit reports must be honored. If a consumer requests that they be called prior to opening a credit card, do so.
- Businesses that print out cash register receipts need to make sure that credit card numbers are partially truncated to help consumers avoid credit card takeover.
- Mail sent to the public either should not include account information or SSN. At the least, truncating part of the number should be considered.

Tips to Consumers:

- How can I prevent becoming an identity theft victim? While no one can totally prevent this crime from occurring, here are some positive steps to take which will decrease your risk.
- Check your credit reports once a year from all three of the credit reporting agencies listed below.
- Guard your Social Security number. When possible, don't carry your Social Security card with you.
- Don't put your SSN or drivers license number on your checks.
- Guard your personal information. You should never give your Social Security number to anyone unless they have a good reason for needing it.
- Watch for people who may try to eavesdrop and overhear the information you give out orally. Carefully destroy papers you throw out, especially those with sensitive or identifying information. A crosscut paper shredder works best.
- Be suspicious of telephone solicitors. Never provide information unless you have initiated the call.
- Delete without replying to any suspicious email requests. Check our Scam Alert page for recent problem areas.

- Use a locked mailbox to send and receive all mail.
- Reduce the number of preapproved credit card offers you receive -888-5OPT OUT (they will ask for your SSN)
- If you live in a state that allows credit freezes you may choose this option. Visit http://www.consumersunion.org/campaigns/learn_more/003484indiv.html to learn more.
- **What should I do if I become an identity theft victim?**
- Please go to our Self Help guide section. It has many informational sheets dealing with different aspects of this crime. We also ask that you contact the Federal Trade Commission. www.consumer.gov/idtheft or 877-IDTHEFT and let them know about the crime. They are putting together a comprehensive study and your information will help others. You may also contact our offices via email or phone.