

## Avoid Becoming a Victim of Identity Theft

Unbiased Financial Education Provided By Financial Finesse

Many victims of identity theft have their information stolen in circumstances beyond their control. But in a significant number of cases, the thief obtained the information from the victim as a result of unknowingly sharing information with an imposter or unsafe handling of financial documents.

The following “do’s” and “don’ts” will help to reduce your chances of becoming a victim:

- At home, keep your personal information safe. Don’t leave information from financial accounts, Social Security or driver’s license numbers out where they may be seen by visitors to your home.
- Be careful at the office as well. It’s a bad idea to leave your personal bills or statements on your desk. Also, don’t leave your purse or wallet unattended – lock them in a drawer.
- One of the best ways to protect yourself is to shred financial items before you throw them away – especially credit cards, bank and credit union statements, “junk” credit card offers and cash advance convenience checks from your established credit cards.
- Check your bank and credit card account activity as soon as you receive your monthly statement. If you can go online to check activity and balances more frequently, you’ll be able to spot suspicious transactions quickly.
- Be suspicious of telephone calls or emails asking you to “verify” account information, passwords or your Social Security number. Don’t give out any numbers – if the call is legitimate they won’t have any problem putting their request in writing.
- Cut down on the number of items you carry in your purse or wallet – many muggings occur primarily to steal your identity. Don’t carry all your credit cards, just one or two. And **don’t** keep your Social Security card in your wallet; that’s the number one item thieves use to steal your identity.
- Also, be careful when you carry other cards that include your Social Security number. Medical insurance, dental insurance and school ID cards often use your Social Security number. Consider leaving these at home if you don’t absolutely need them with you.
- When you pay bills, don’t leave them in an unlocked mailbox. Thieves often drive through suburban neighborhoods after everyone has gone to work. They quickly grab mail from boxes with the red flag up.

There’s no way to guarantee that you’ll never be a victim of identity theft. But following each of these tips may help to keep your information out of a criminal’s hands.

The financial counselors at First Sun EAP can offer you and your family guidance with education around keeping financial information safe and becoming proactive so that you are prepared if you ever become a victim of identity theft. We can talk with you over the phone or meet with you in person. Give us a call toll free, **800-968-8143** or in Greater Columbia, **803-376-2668**.