



TIS THE SEASON...TO BE
CAREFUL...
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Holiday Tips
To reduce your risk

1. Clean out your wallet, purse, and glove box. Select one or two credit cards. Do you need your checkbook? **Do not carry your Social Security card.** *More people report lost and stolen wallets to the Identity Theft Resource Center (ITRC) between November and January than at any other time of year.*
2. **Never give private information to a company claiming to be making you a special credit card offer**, and beware of “your” bank contacting you with the claim that they are “updating their records” or have “lost” pertinent information. *Your bank is not going to send you an email asking for updated account information.*
3. **Be aware of your surroundings...**when you use your cell phone in a public place and give credit card information or personal billing information you could be giving identity theft thieves everything to steal your identity.
4. Shopping after work? Put your purse, brief case, laptop in the trunk of your car **BEFORE you leave work.** *Thieves are watching parking lots. If you know that you are going shopping after work, limit what personal information you take to work.*
5. Prevent pre-approved credit card offers from being sent to you by calling **888-5-OPT-OUT.**
6. Do not put outgoing bills or mail containing checks in a home mailbox or blue curbside mailboxes. Mail letters inside the post office or hand them to a carrier.
7. Keep track of all purchases. Receipts in your wallet – not in the bag or on the bag. Read your credit card and bank account statements thoroughly. **When in doubt, pay cash.** Do not use checks that show a phone number, Social Security number or driver's license number.
8. Holiday shopping on-line: Only do business with sites that **display the “lock” security symbol.** Go directly to the merchant's website and not through an email link. Protect your computer with Spy Sweeper, AVG, Zone Alarm (examples)
9. Looking for an ole' friend through Facebook? Beware...**fake profiles have become very popular.** The holiday time is an excuse for people to get back in touch. Protect your privacy of your profile by rejecting anyone that you do not know and do not include your full birthdate.
- 10 Buy yourself **2 presents** this holiday season: **A SERVICE** for you and your spouse that offers credit reports, continuous credit monitoring, and identity restoration. **A SHREDDER** for personal or financial documents.

If you believe your identity has been stolen, report the crime to police in the jurisdiction in which it took place, call your credit card company to dispute fraudulent charges and contact the Federal Trade Commission at 877-FTC- HELP or www.ftc.gov.

A GIFT THAT PUTS THE EXPERTS ON YOUR SIDE: IDENTITY THEFT SHIELD

The identity theft shield provides
credit reports, credit score, continuous credit monitoring and identity restoration
For more information on your **State employee Work/Life discount program** contact:
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