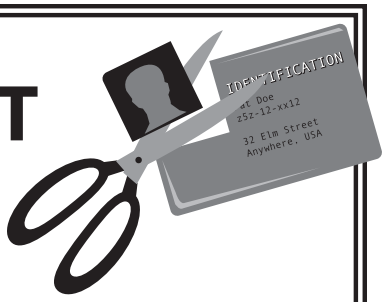
TIPS ON IDENTITY THEFT



Identity Theft: It's Deceiving

What's identity theft? The U.S. Department of Justice defines it this way: "Identity theft and identity fraud are terms used to refer to all types of crime in which someone wrongfully obtains and uses another person's personal data in some way that involves fraud or deception, typically for economic gain."

It's up to all of us to keep this crime from spreading. It's a battle we can win.

Strictly Confidential

- Don't carry your Social Security card with you and give it out only when it's absolutely necessary.
- Commit all passwords to memory.
- Don't give out your financial or personal information over the phone or Internet unless you have initiated the contact or know for certain with whom you are dealing.
- Don't exchange personal information for "prizes." Ask to have the offer put in writing and mailed to you so you can consider it more carefully.
- Destroy the hard drive of your computer if you are selling it, giving it to charity, or otherwise disposing of it.
- Burglar-proof your home, then burglar-proof what's inside your home, especially your financial records and important documents (put them inside a locked metal filing cabinet or safe).
- Shred anything that has your personal information on it before you put it in the trash.

Banking

- Examine all of your bank and credit card statements each month for mistakes or unfamiliar charges that might be the sign of an identity thief at work.
- Make sure you know when your bills and bank statements normally arrive. If one is late, call to find out why.
- Use direct deposit, whenever possible, instead of a paper paycheck or pension check.
- Be alert if you get a call or email from someone purporting to be from your bank or credit card company who asks for personal data to update your "records." This is almost always a scam.

Mail Matters

- Don't put outgoing mail, especially bill payments, in personal curbside mailboxes. Use U.S. Postal Service mailboxes or drop off your mail inside a post office.
- Don't write your account number on the outside of envelopes containing bill payments.
- When you're out of town, have the post office hold your mail for you or have someone you trust pick it up every day.

E-Commerce

- Make sure nobody is standing right behind you when you're using an ATM machine. He or she may be trying to photograph your card number and password with a camera cell phone. Always shield your hand and the screen, even if no one is right behind you.
- Pay your bills online using a secure site if that service is available.
- Don't give our your credit card number on the Internet unless it is encrypted on a secure site.

What To Do if Your Identity Is Stolen

As soon as you can, contact your local police department or sheriff's office. They should take your report and give you a copy. You should also report the crime to state law enforcement. You will need a police report to pursue your case with creditors. You may also want to contact your state attorneys general office for consumer fraud information. For a list of state attorneys general, go to www.naag.org.

As soon as you know your identity has been stolen, call of one of three major credit reporting agencies to flag your account. The law requires the agency you call to notify the other two. The three agencies and their phone numbers are

Equifax	Experian	TransUnion
800-525-6285	888-397-3742	800-680-7289

In addition, these three agencies are each required to provide you with a free report once a year regardless of whether you've been a victim of fraud. Reviewing your report will let you check for suspicious activity. You can request your free reports from www.creditreport.com or by calling 877-322-8228.

Remember, preventing identity theft is a battle we can win!

NATIONAL CRIME PREVENTION COUNCIL

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