

Tips on Preventing Identity Theft

from the NYS Consumer Protection Board



Your Cards...

Never carry your Social Security card. Carry only those credit cards you actually need.

Keep your eye on your credit and debit cards to prevent a stranger from skimming your card's data.

Do not give out personal information such as your bank or credit card numbers over the phone unless the call was initiated by you and you know to whom you are speaking.

Exercise caution when using an ATM. Make sure the machine is located in a secure location and is affiliated with a reputable financial institution.

Select businesses that avoid using your Social Security number as an identifier.

● *Close any unused credit card accounts and notify the three major credit reporting agencies they've been closed.*

● *Use complex passwords for all of your accounts on and off-line.*

Documents and Data Protection...

Examine all transactions on your bank and credit card statements closely and report discrepancies immediately.

When disposing of documents displaying personal information, use a cross-cutter shredder.

Keep your important documents at home locked up and out-of-reach from others.

Monitor your credit reports regularly and get a free copy annually from all 3 major credit reporting agencies. (Equifax, Experian and Trans Union)

On-line Activity...

Maintain up-to-date anti-virus software, anti-spyware and firewalls on your computer.

Use only encrypted sites or trusted secure sites.

Never respond to or click on the attachments of unknown e-mail transmissions.

