

# 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.

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

Do not give out personal information over the phone unless the call was initiated by you and you know to whom you are speaking.

Exercise caution when using an ATM.

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.

Cross shred documents displaying personal information.

Review and get a free copy of your credit report annually from the three 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.



**NYS CONSUMER PROTECTION BOARD**  
Advocating for and Empowering NY Consumers  
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**A Product of the NYS Consumer Protection Board's Identity Theft Prevention and Mitigation Program**