



Top 10 Tips for Protecting Your Identity

Identity theft has become a major concern for many people in the last few months. It's a focus of pending federal legislation and has recently created major financial losses for some individuals and businesses.

How is it possible for someone to steal your name and identity? We are constantly exposed through mail, the telephone, computers, obtaining new credit and using credit cards and debit cards to make purchases, to name a few. All of these activities are vital to conducting the business of everyday life. The National Association of Professional Organizers, San Francisco Bay Area Chapter, recommends taking the following steps to reduce the risk of identity theft:

1. Purchase a crosscut shredder, not the kind that shreds in strips. Thieves have been known to tape documents together, and not just in the movies. Use the shredder to destroy any mail or documents that have your personal information pre-printed on them, especially name, address and social security number.
2. All credit card offers, credit card access checks (banks often send them to you printed three-on-a-page) and unused checks from closed checking accounts should be shredded rather than tossed in the trash.
3. Cut up any old or unused credit cards, ATM cards and debit cards into several pieces before throwing them in the trash. To be extra safe, you can scratch the magnetic stripe on the back of the card before cutting it up.
4. Never write your PIN or secret code on your ATM or credit card or on any piece of paper you carry in your wallet or purse.
5. Shred all receipts that show your credit card number, debit card number and your signature.
6. Shred all *old* bank statements, tax records, checks, investment statements, passports and medical records that show any personal information.
7. Always review your credit card, bank and brokerage statements. Immediately report any unusual or unknown transactions to your financial institution.
8. Limit the number of ID cards and credit cards that you carry and don't carry your social security card.
9. Protect your computer by using anti-virus, anti-spam and firewall software and hardware. Don't open any suspicious e-mail and don't download any software or other files from an unknown or unfamiliar source.
10. Periodically check your credit report. You can get a free copy annually from www.annualcreditreport.com. Check it to make sure that all of the accounts belong to you and are accurate. Close any unused or old accounts.

Lastly, if it appears that someone is using your name or credit, immediately contact the credit bureaus (www.equifax.com, www.transunion.com, www.experian.com) and request that a fraud alert be placed on your accounts to block any activity. California is one of the few states that allow the consumer to directly request the block. This step will prevent the imposter from using your credit or accounts any further. See the Federal Trade Commission's site on identity theft for more information, www.consumer.gov/idtheft.

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