



Consumer Tip December 2015: Protect Your Personal Information



It's more important than ever in today's world to take precautions to protect your personal information and reduce your risk of identity theft. The tips below cover simple offline and online strategies to ensure your confidential information remains safe and secure. Don't let con artists and thieves take advantage of you—be educated and be prepared.

How to protect your personal information offline:

Lock Up Important Documents

Keep financial documents and records in a safe place at home, and lock your wallet or purse in a safe place at work. If you carry a purse or computer at a restaurant, keep it close to you. Keep financial information on your laptop only when necessary, and don't use an automatic login feature. The same goes for your phone; make sure it's password protected.

Limit What You Carry

Take only the identification and credit/debit cards you need when you go out. Leave your Social Security card at home unless you absolutely need it, and then immediately return it to a secure location. Carefully protect all user IDs, password information, etc. by never carrying this information in your wallet.

Ask Before Sharing Information

Before you share information at your workplace, your child's school or a doctor's office, feel free to ask why it is needed and how it will be safeguarded. Never give out personal information to anyone you don't know, either in person or on the phone, unless you initiated the contact.

Shred and Wipe

Shred receipts, credit offers and applications, insurance forms, physician statements, checks, bank statements, expired charge cards and similar documents once they're no longer needed. Also, destroy labels on prescription bottles before you throw them out. When you dispose of a computer or phone, erase the hard drive and memory first.

Secure Your Mailbox

If your mailbox doesn't have a lock, immediately remove mail when it arrives. If you order new checks or a new credit/debit card, don't have it mailed to your home unless you have a mailbox with a lock. If you're sending mail, drop it at a post office or locked outgoing mailbox. If you won't be in town for several days, request a vacation hold on your mail.

How to protect your personal information online:

Use Anti-Virus Software

Install anti-virus, anti-spyware software and a firewall on all computers. Set your preference to update these protections often. If you have a wireless network at home or work, make sure it's secured.

Don't Reuse Passwords

As tempting as it may be, don't reuse passwords. This will help minimize the effects of unauthorized access to your accounts. Also, use optional security questions whenever they're offered for an extra layer of protection.

Make Purchases on Trusted Sites

When deals seem too good to be true, they usually are. You can easily become a victim of identity theft when you make purchases on websites that aren't secure. Stick with trusted, well-known online retailers or smaller sites that use reputable payment processors.

Beware of Phishing and Spam

Don't open files, click on links or download programs sent by strangers as it could expose your system to a computer virus or spyware that captures your personal information. It's best to also not open emails from friends that contain only a link as these are often viruses. Beware of phishing schemes in which you think you're signing into your bank account, when it's a ploy to get your important information. Always sign in by going to your bank's website. Also, be leery of spam or junk email as these messages may contain viruses.

Take Heed of Public Computers

Make sure to never save private information on a public computer. Always log out completely from your accounts, and never save login information on these computers.

Order Your Credit Report Annually

Each of the major credit bureaus—Equifax, Experian, and TransUnion—provides consumers with a free copy of their credit report each year. Your credit report is your window into your identity security, and it's advised to check it once annually to ensure nothing is amiss.

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