Protect Your Identity

Most people don't spend much time thinking about identity theft until it's too late. When thieves steal your identity, they take your personal information without your permission. Thieves use a lot of different techniques. Once they have your data, credit cards and bank accounts can be opened up in your name and your information can be passed on to others.

Help Minimize Risks

Check your credit report. Under the federal Fair Credit Reporting Act, each of the major consumer reporting companies is required to provide a free copy of your credit report if you request it.

Secure Personal Information

Store your personal information in a safe place. Be especially careful if you have roommates or if you have any outside worker, or if you entertain and you don't know everyone that comes to your home.

Protect Your Passwords

Be creative when you form passwords for your credit cards, ATM cards and phone accounts. Don't use easily available information such as your mother's maiden name, your birth date or phone number. It's better to mix letters and numbers into a password combination. One method of creating a password is to think of a phrase and use the first letter of each word in the phrase to form a password. Also, substitute letters for numbers that resemble letters. Be creative!

Avoid Garbage Collectors

Dumpster diving, a method of digging through trash or recycling bins in search of bank or credit card statements has become a popular way for thieves to scrounge for information.   Protect yourself by properly disposing of your mail and financial information. Tear or shred all receipts, statements, credit application, insurance forms, doctor's statements anything with personal information.

Stop Credit Card Offers

 To stop receiving credit card offers, call 1-888-5-OPTOUT (1.888.567.8688). When you call, you will be asked to provide your social security number so the consumer reporting companies can match your request with your information. *You have to decide if you want to give out your SS #.

Keep Your Computer Safe

If you keep any personal information, financial records, tax returns
or bank account numbers on your computer, take steps to protect your data. Use virus protection software and check regularly for any updates to the software. To steer clear of viruses, don't open files, download programs or click on hyperlinks that you have received from unknown senders. If you're a laptop user, take extra care in securing your information since your computer can be easily stolen. Use a password to protect files

and don't use the feature that automatically saves your password. If you are getting rid of a computer, delete all of your personal information and be sure to use a "wipe" utility program that will overwrite your hard drive.

Safeguard Your Social Security Card

Keep your Social Security card in a safe place – don't carry it in your wallet or purse. If your health insurance company uses your Social Security number for policy identification ask to use a different number. If someone ask for your Social Security number be sure to find out why and how it will be use.

Carry Cash

Lifting a wallet loaded with credit cards is like hitting the jackpot for a pickpocket. Although it may seen out of style, leave the plastic at home when you go out for the evening and use cash. If you must take credit cards, carry only the cards you'll actually need. Companies can no longer be allowed to print your credit or debit card expiration date or more than the last five digits of your card number on you electronic receipts.

This information is taken from an issue of the Great Bend Tribune.

Reviewed: May 2018