



Safety Bulletin #5

Identity Theft Prevention Tips

- Buy a cross-cut type shredder to destroy all your important papers and especially pre-approved credit applications received in your name and other financial information that provides access to your private information. Don't forget to shred your credit card receipts.
- Be careful of "Dumpster Diving." Make sure that you do not throw anything away that someone could use to become you. Anything with your identifiers must be shredded (cross-cut) before throwing away.
- Be careful at ATMs and using Phone Cards. "Shoulder Surfers" can get your "Pin Number" and get access to your accounts. Before you insert your card into an ATM, check the reader to make sure it is legitimate.
- Get all of your checks delivered to your bank - not to your home address.
- Do not put checks in the mail from your home mailbox - these can easily be stolen and it's easy to modify a check using an acid wash. Drop off outgoing mail at a U.S. Mailbox or the U.S. Post Office.
- When you order new credit cards in the mail, or your previous ones have expired, watch the calendar to make sure that you get the card within the appropriate time. If it is not received by a certain date, call the credit card grantor immediately and find out if the card was sent. Find out if a change of address was filed if you don't receive the card or a billing statement.
- Cancel all credit cards that you do not use or have not used in 6 months.
- Put passwords on all your accounts (use a different one for each account) and do not use your mother's maiden name, children's name or other common information. This can be easily determined using public records. Make up a fictitious word.
- Get a locking mailbox where mail can be deposited but not easily taken.
- Empty your wallet of all extra credit cards and social security numbers, etc. Memorize social security numbers and passwords.
- When a person calls you at home or at work, and you do not know this person, never give out any of your personal information. If they tell you they are a credit grantor of yours, call them back at the number that you know is the true number, and ask for that party to discuss personal information. Provide only information that you believe is absolutely necessary.
- NEVER put your social security number on your checks or your credit receipts. If a business requests your social security number, give them an alternate number and tell them why. They do not need that to identify you. If a government agency requests your social security number, there must be a privacy notice accompanying the request.
- Do not put your telephone number on your checks.
- Get credit cards and business cards with your picture on them.
- Do not put your credit card account number on the Internet (unless it is encrypted on a secured site). Don't put account numbers on the outside of envelopes, or on your checks.
- Monitor all your bank statements from every credit card every month. Check to see if there is anything that you do not recognize and call the credit grantor to verify that it is truly yours.
- Immediately correct all mistakes on your credit reports in writing. Send those letters Return Receipt Requested, and identify the problems item by item with a copy of the credit report back to the credit reporting agency. You should hear from them within 30 days.
- Sign up for an Identity Theft Protection service or credit report monitoring company.
- **Remember to call 911 to report all crimes and suspicious activity.**

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