

# Prevent Identity Theft

Here are some hints to help you secure your identity.

- 1. Keep your information physically secure.** Keep sensitive information out of plain sight whenever possible. At the end of the day, make sure your information is in a secure location (locked cabinet, safe, etc.)
- 2. Don't share information without questioning the "need to know."** Make sure that businesses you deal with have only the amount of information necessary to fulfill the business purpose for which they have requested the information.
- 3. Understand how companies will use and disclose your information.** Most companies who deal with sensitive information have a Notice of Privacy Practices or another kind of policy that speaks to how they use and disclose your information. Read the document carefully and question the activities.
- 4. Keep information technologically secure.** Password protection and firewalls are examples of technical safeguards you can use to limit the damage that hackers can do. Never share your passwords with anyone and keep your security systems up-to-date.
- 5. Treat your information as "sacred."** When sharing your information with someone over the telephone, at the store, or anywhere you might be reading your information, do so in a secure location where a passer-by can't write the information down.
- 6. Check your credit report.** There are numerous companies that offer free credit report monitoring services. The one recommended by the U.S. Department of Health and Human Services is [annualcreditreport.com](http://annualcreditreport.com). You can also call them at (877) 322-8228.
- 7. Contact the Credit Bureaus directly.** Here is the contact information for the three major credit bureaus:
  - Experian; 475 Anton Blvd. Costa Mesa, CA 92626; (888) 397-3742
  - Equifax Credit Information Services, Inc. P.O. Box 740241, Atlanta, GA 30374; (800) 685-1111
  - TransUnion Fraud Victim Assistance Department; P.O. Box 6790, Fullerton, CA 92834; (800) 888-4231
- 8. Seek out Local, State and Federal Government assistance.** You can file a police report with local law enforcement. Most states have passed legislation regarding identity theft that mandates how and when companies should advise you of actual (and in some cases potential) breaches in your information. Check with your state Attorney General's Office regarding the legislation that exists in your state of residence. Finally, you can contact the U.S. Federal Trade Commission.