Identity Theft and Cybersafety







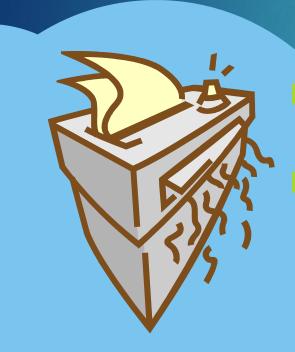
Identity Theft



Shred all documents, especially those containing credit card offers or other personal information.

Don't use your mother's maiden name as a password.

Minimize the identification information and the number of cards you carry.



Identity Theft (continued)

- Don't carry your Social Security card, birth certificate, or passport with you, unless absolutely necessary.
- Don't put your telephone number or Social Security number on checks.
- Pay attention to your billing cycles.
- Obtain a copy of your credit report twice a year.



Your Credit Report

- You should check your credit report at least twice a year. The three major credit bureaus are
 - Equifax: www.equifax.com
 - Trans Union: www.transunion.com
 - Experian: www.experian.com
- The Fair Credit Reporting Act allows you to get one free credit report from each of the credit bureaus once per year.
 - For more information visit www.annualcreditreport.com

Cybersafety

Be cautious before giving out your name and personal information to others online.

Be careful about sending personal information over the Internet, by email, or over cellular phones.

Don't use passwords that are obvious.

Avoid break-ins by changing your password regularly and memorizing it.

Shop online with companies that you know.

Look for the "lock" icon on the webpage.





Cybersafety (continued)

- Use a secure browser that will encrypt or scramble purchase information.
- Be cautious before agreeing to meet face-to-face with someone you've met online.
- Be careful before responding to messages from unfamiliar persons.
- Look for webpages that have a proper title, additional resources, or a person that you are able to contact.

