

Consumer Financial Awareness

Simple Steps To Protect Against Identity Theft

(NAPSA)—The Information Age has given us e-mail, social networking, online shopping—and identity theft. Along with the many advantages of the Internet, with so much data literally at our fingertips, our personal information has become increasingly vulnerable to identity thieves.

A recent survey reveals that 65.6 percent of consumers are worried about identity theft or fraud. And it seems they have good reason—the same survey, commissioned by credit-management Web site TrueCredit.com and conducted by Zogby International, revealed that more than half of respondents, 50.6 percent, either know someone who has been a victim of fraud or identity theft or have been victimized themselves.

“According to our customers, one in four people check their credit report because of identity theft concerns,” said Lucy Duni, vice president of Consumer Education at TrueCredit.com by TransUnion. “Consumers owe it to themselves to get educated about the tools that can help protect them.”

However, many consumers may not realize there are other security measures they can take to make themselves less vulnerable. Duni recommends the following easy tips to help avoid identity theft and protect against fraud:

• **Shred Sensitive Documents:** Use a paper shredder to ensure that personal information and preapproved credit offers don't end up in the wrong hands.



• **Carry Only What You Need:** Don't bring extra credit cards, your Social Security card, birth certificate or passport with you unless needed.

• **Pick Up Checks:** When you order new checks, pick them up at the bank. Stolen checks can be altered and may be cashed by perpetrators of fraud.

• **Monitor Credit Reports:** Check your credit reports often to ensure accuracy. Consider a subscription credit-monitoring service with a report-locking feature to control access to your report and to receive e-mail alerts when critical changes occur.

• **Be Careful Giving Out Personal Information:** Provide personal information over the phone only if you've initiated the call. Identity thieves may call you and pose as banks or government agencies to extract this information.

• **Keep Track of Bills:** Follow your billing cycles closely. A missing credit card or other bill could mean an identity thief has changed your billing address.

To learn more about managing credit, visit www.GoTrueCredit.com.