

Protecting Your Money

Ten Tips To Prevent Identity Theft

(NAPSA)—According to the Federal Trade Commission (FTC), almost 10 million Americans were victims of identity theft last year. Surprisingly, while most cases do not result in out-of-pocket expenses for victims, it's the work of clearing your name after an identity theft that causes the most stress.

The fact is, undoing the damage after an identity theft can be a complicated and disruptive process. There are a lot of people to notify, including creditors, credit bureaus and law enforcement. In some cases, it can actually take months—or possibly years—before you clear your name.

Fortunately, there are steps one can take to avoid becoming a victim in the first place. Mark LaPenta, chief operating officer of MetLife Bank, offers these tips:

- Be careful with your Social Security number. Avoid carrying your Social Security card in your wallet and don't print the number on personal checks.
- Only release your Social Security number when it's absolutely necessary, such as when required by a government agency, such as the Department of Motor Vehicles or Social Services.
- If a merchant asks for your Social Security number, ask why it's necessary and what safeguards are in place to protect your information.
- Minimize the number of credit cards you have and only carry one or two in your wallet. Keep a list of

Steps To Take If You Become A Victim Of ID Theft

1. Place a fraud alert on credit reports.
2. Review all your credit reports.
3. Close accounts you think have been tampered with or opened fraudulently.
4. File a complaint with the Federal Trade Commission.
5. File a report with the police.

SOURCE: Federal Trade Commission



all your credit cards, bank accounts and investments in a safe place.

- Never leave envelopes containing bills and checks in places where they could be stolen. Consider mailing your bills at the post office, rather than leaving them in your mailbox.

- Think about computer safety—never use obvious or easily guessed passwords or PINs and always create passwords that combine letters and numbers.

- Be wary of “phishing” schemes. Phishing is a type of fraud that usually starts as an e-mail or pop-up designed to trick you into revealing personal financial details. Never reply to e-mails asking for personal details, or even click on links in e-mails that appear suspicious.

- Trash is a prime target for identity thieves, so shred all paperwork containing sensitive information, including pre-approved credit offers. The most

secure shredders are “crosscut” because they ensure that the documents cannot be reassembled.

- Carefully review financial statements each month for unauthorized use, including your credit card statements, bank statements and phone bills. Alert your creditors immediately if you notice a discrepancy.

- Do a “checkup” on your credit history once every year. Securing this information is easy—simply visit www.annualcreditreport.com or call (877) 322-8228 to get one free credit report each year from each of the three major credit bureaus.

Should you become a victim, having professional assistance can help you make certain that all the appropriate steps are taken. Many credit card companies offer protection against identity theft, so ask if yours does. In addition, a few banking institutions now offer identity theft resolution services that help guide victims through the arduous process of reclaiming their good names.

MetLife Bank was one of the first banks to offer the service at no additional charge to all its depositors, whether or not the suspected identity fraud involves their bank account. The service is provided by IdentityTheft 911™, one of the nation's foremost providers of identity theft crisis resolution, defense and education services.

For more information, visit www.metlifebank.com.