

# Protecting Your Assets

## Keeping Personal Information Away From Identity Thieves



(NAPSA)—Identity theft is the fastest-growing white-collar crime in America—yet it can be prevented, once you understand the tools that thieves use to commit their crimes.

Seven items make up your “identity” that can be used to open lines of credit or bank accounts or request loans in your name. They are your name, address, Social Security number, date of birth, mother’s maiden name, ATM personal identification number (PIN) and bank account number.

“Think of protecting yourself from identity theft the way you think of protecting your home from burglary,” says Jean Setzland, Director of Financial Security Initiatives for AARP. “No matter what you do to secure your home, it can be burglarized. However, you still make sure you lock the doors, stop the newspapers and leave some lights on when you go away on a trip. Treat your personal information the same way—with diligence and discipline.”

A recent AARP survey found that 22 percent of identity theft complainants were 50 and older and the most common type (32 percent) of theft was credit card fraud. With that in mind, taking a few practical steps can go a long way in protecting yourself:

- **Do a wallet check.** Limit the number of credit cards you

keep with you at all times. Store your Social Security card in a safe place instead of carrying it with you. Do the same with your Medicare card, since the ID number is your Social Security number.

- **Check your credit reports.** At least once a year, check your credit reports. You can visit [www.annualcreditreport.com](http://www.annualcreditreport.com) to order a free annual report from one or all of the national consumer reporting companies.

- **Practice everyday diligence.** Don’t write your PIN number on your credit card, since this gives thieves easy access to your accounts. Don’t give your credit card number to telemarketers or others on the phone unless you called them.

- **Read your monthly billing and savings statements.** This is your opportunity to check for unknown transactions and check receipts against statements to ensure you were charged the proper amount. If you see something that doesn’t look familiar or something that doesn’t make sense, give your credit card company or bank a call to discuss your options.

Victims of identity theft can spend months and even years fixing the damage. Save time and money by protecting yourself and your personal information. For more information on how to do so, visit [www.aarp.org](http://www.aarp.org).