

## Holiday Hints: Tips To Avoid Identity Theft ㊦

(NAPSA)—It may be a time of giving but when it comes to sharing your personal information, you may want to be a bit like Ebenezer Scrooge this holiday season.

“That’s because the most wonderful time of the year is also the best time of year for identity thieves,” says Kirk Herath, Nationwide Insurance’s chief privacy officer and renowned expert on identity theft.

Here are some common holiday scams and ways you can beat them:

**Shoulder Surfing:** The hurried shoppers and check out lines that snake through crowded stores present a perfect opportunity for shoulder surfers—thieves who look over your shoulder to steal information.

**Kirk’s Tips:** Be aware and shield your credit cards, checks and driver’s license from wandering eyes. Keep in mind that some thieves use camera phones to quickly and quietly snap a picture of your card and account number.

**Skimming:** Credit card skimming is when a clerk slides your credit card through a second machine that scans the information from the magnetic strip and stores it until it is downloaded onto a counterfeit card.

**Kirk’s Tips:** Pay with cash whenever you can. When using your card, keep your eyes on it at all times. Also, review your monthly statements and bills for unwarranted charges.

**Online Scams:** Don’t think you’re any safer when ordering presents online. Make sure you’re ordering from a reputable company with a secure server site that encrypts all the information you send.

**Kirk’s Tips:** Don’t trust any company that asks you to provide

a Social Security number and keep a printout of the Web pages you ordered from.

**Phishing:** Some thieves trick people into giving up personal information online by sending phony e-mails with links to fake corporate Web sites asking you to update your billing information. Victims visiting the site inadvertently give the criminals their personal information.

**Kirk’s Tips:** Don’t give out any personal information in response to an e-mailed request. Legitimate companies will never ask you to do this via e-mail. Also, don’t open e-mailed attachments or download files from unknown Web addresses.

**Dumpster Diving:** People get more mail this time of year. Take the time to look through each envelope. What looks like another holiday sale announcement could be a preapproved credit card offer. Identity thieves will sieve through your garbage looking for your personal information.

**Kirk’s Tips:** Shred documents that contain bar codes, sensitive data or something someone could use to steal an identity.

The holidays are a great time to give yourself or someone you care about the gift of peace of mind. Here are some gift ideas that can keep identities safe throughout the year:

- A cross-cut paper shredder is the gift that keeps on giving. Shredding documents is one of the best things a person can do to keep from becoming a victim.

- Order a yearly credit report from Experian, TransUnion and Equifax. Regularly checking your credit reports is another excellent defense against identity thieves.

- Purchase an identity theft protection product—like Nationwide’s Identity Theft protection service with credit monitoring.