

Protecting Your Money

Safeguarding Your Identity, Computer And Finances

(NAPSA)—Protecting your identity could pay off—and it could be easier than you might think.

Still, research indicates that by 2012, more than 120 million people in the United States will be victims of security-related attacks such as identity theft, data loss/hard drive crashes, and Web threats. These staggering figures indicate the growing need for people to protect themselves from a wide variety of security-related threats. The biggest challenge? Identifying your vulnerability to the growing opportunities making it easy for criminals to succeed. Here's a closer look:

In The Mail

Experts say junk mail represents one of the greatest opportunities for criminals to steal a person's identity. Each year, a single household can receive up to 100 pre-approved credit card offers. These offers, which are often thrown away, can be stolen by a criminal, who then creates an account using the name and address information in the letter. Often, victims don't realize what has happened until a bill arrives in the mail with thousands of dollars in charges.

Hard Drive Crashes

Computers are used for the storage of bank statements, personal and business contact information, and family photographs from holidays, birthday parties and vacations. Studies show that hard drives crash on average every 15 seconds in the United States and can cost an individual over \$5,000 to recover all information. This doesn't even figure in those items, such as one-of-a-kind digital photos, that are priceless and impossible to recover.

Viruses And Spyware

Computers are vulnerable to a



Shredding preapproved credit card offers could help protect your identity.

number of viruses. These viruses attack computers, often without the knowledge of the user, and can corrupt files, cause information loss and render computer programs unusable. Computer viruses can come through junk e-mail, shared network connections, phishing scams and file-sharing Web sites.

Smart Solutions

Fortunately, there are a number of solutions and products available to safeguard personal security. Staples conducted a national survey revealing that 72 percent of Americans are more concerned about identity theft now than two years ago; 52 percent are unsure they are doing enough to protect their identities. The company offers these tips to help protect personal security:

1. Assess your vulnerability using the company's "Is Your Security at Risk?" quiz that can easily and quickly identify personalized potential vulnerabilities. Go to www.staples.com/securitybystaples.

2. Shred junk mail, credit card offers and financial information using a diamond or crosscut shredder on an ongoing basis.

3. Back up all files and programs, including those irreplaceable photos, on your hard drive with an external hard drive or USB flash drive.

4. Protect critical documents by safely storing them in a fire-safe and waterproof safe.

5. Install the latest anti-virus software programs on your computer to avoid costly and time-consuming virus strikes on your PC. Look for products that protect and update your computer against new threats, such as phishing and executable viruses.

6. Use unique PINs and passwords that don't incorporate your name, date of birth or other personal information.

7. Review your credit report at least once a year to identify any fraudulent activities and unauthorized purchases in your own name.

8. Pay monthly bills online or bring your payment directly to the post office to avoid a thief stealing the check and your financial information directly from your mailbox.

9. Keep your Social Security card in a safe place where it cannot be stolen or lost and ensure that your Social Security number is not the same as your driver's license number.

10. Partner with a tech expert, such as a Staples EasyTech, to help you become better protected and more secure, and provide security solutions to lessen the consequences of falling prey to one of these common security threats.

You can also learn more about "Security by Staples," a broad collection of products and services to help fight identity theft, data loss and Internet threats, by visiting one of the company's stores.