

SAFETY SENSE

Protecting Yourself Against Identity Fraud

(NAPSA)—According to a recent survey, an estimated 9.9 million Americans were the victims of identity fraud in 2008, an increase of 22 percent over 2007. At the same time, the actual cost to consumers went down 31 percent.

What Is Identity Fraud?

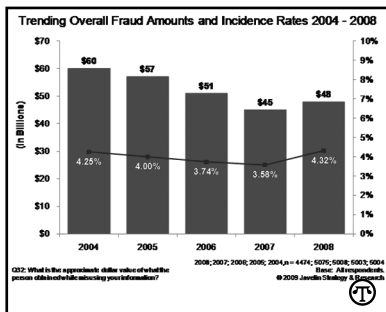
Identity fraud is defined as the unauthorized use of another person's personal information to achieve illicit financial gain. The 2009 Identity Fraud Survey Report—produced by Javelin Strategy & Research, sponsored by Intersections, Inc., and Wells Fargo & Company and supported by the Better Business Bureau—identified important findings about the impact of fraud and how consumers can protect themselves.

“The good news is research shows consumers have more control than they may think and more of them are actively taking steps to protect themselves,” says James Van Dyke, president and founder of Javelin Strategy & Research. “Additionally, the industry has made significant strides to resolve fraud incidents for their customers and put stronger controls in place to limit fraud, which is lessening the impact of this crime.”

Tips to prevent identity fraud

1. Keep personal data private. Do not provide sensitive financial information over the Internet or phone, including Social Security numbers, passwords, PINs or account numbers, unless you initiated the interaction.

2. Online is safer than offline. Move your financial transactions online to eliminate many of the most common avenues fraudsters use to obtain personal information. Moving online includes turning off paper invoices, state-



Regularly monitoring your credit reports can help reduce the impact of identity fraud.

ments and checks, including paychecks, and replacing them with electronic versions. Consumers should also install and regularly update anti-virus and anti-spyware software, and keep operating systems and browsers updated.

3. Be aware of those around you. Be mindful of your environment and others who may be in proximity of overhearing sensitive financial or personal information or watching you text.

4. Be vigilant. Monitor your accounts regularly and request a free credit report. The survey found that those who took more than six months to detect fraud saw four times higher average costs.

5. Ensure credit and debit cards are protected. Obtain credit and debit cards from financial institutions that provide you zero liability if your card is ever lost, stolen or used without authorization.

To take an identity fraud safety quiz and download a free consumer version of Javelin's identity fraud report, visit the Web site at idsafety.net or visit identityguard.com or wellsfargo.com/privacy_security/fraud_prevention/.