

Protecting Your Money

Identity Theft Prevention Tips

(NAPSA)—A recent online survey by Toluna/Greenfield Online, Inc. found that while most consumers try to protect their identity, many admitted to risky behavior that could put them at risk for ID theft. To help educate and protect consumers, world-renowned fraud prevention expert Frank Abagnale offers these tips:

- Shop smart: Limit the credit cards you carry.

- Keep receipts and check your statements: Examine every charge on your statement before paying. Your receipts provide a great cross-reference check and guard against suspicious activity. You have 30 days from the date of your statement to notify your financial institution of any discrepancies; otherwise, you can be liable for any purchases.

- Protect your computer when online shopping: Make sure your security patch and anti-virus software are updated regularly. Consider technology to protect against potential viruses.

- Watch where you shop online: Look for the lock icon on the site's browser status bar, a sign that that site is safe. If you have never heard of a website before, see if it has security precautions in place and isn't a fake site set up by identity thieves.

- Don't write checks: Give cash or gift cards. The information on a check—name, signature, address—can be used to steal identity.

- Strengthen passwords: Use passwords with at least eight characters, including a combination of letters, numbers and symbols that are easy for you to remember but difficult for predators to guess.

- Watch your wallet: Be careful at parties, restaurants, fitness clubs, shopping carts and your car.



To protect yourself from identity theft, it's a sharp idea to shred documents containing personally identifiable information.

- Don't take the bait on phishing scams: Also, beware of shoulder surfing (when a thief looks over your shoulder while you're at an ATM, either directly or via a camera).

- Stop mail and newspaper delivery when you'll be away from home.

- Consider an identity theft protection service: One low-cost solution monitors the online criminal underground where identities are bought and sold and instantly alerts you if your Social Security number or up to 10 credit card or debit card numbers are posted by thieves. The service also scans online directories and search engines, prime sources for spammers and thieves, letting you know where your information is available, and provides advice on how to remove it. TraceMyID customers are covered with up to \$1,000,000 in identity theft insurance and get personal fraud support in reclaiming their identities should they become victims of ID theft.

More information can be found at www.tracemyID.com.