



Barker Business Solutions

Laura Barker, JD

13 TIPS TO HELP MINIMIZE YOUR RISK OF IDENTITY THEFT

1. Do not give out your personal information over the telephone, mail, or internet unless you know with whom you are dealing. Ask questions for verification.
2. Shred all documents (using a cross-cut shredder) that contain personal information (like bank statements or credit card bills).
3. When using the internet, create hard-to-guess passwords for personal accounts and utilize up-to-date anti-virus software and firewalls to protect against hackers. Do not submit your credit card or social security numbers to websites that do not utilize encryption (the padlock symbol that appears next to the search bar
4. Make sure that your credit card and bank statements arrive on time. If you request a new credit or bank card and haven't received it in a timely fashion, follow up with the bank or credit card company. These may be signs someone could have changed your mailing address.
5. Thoroughly review your credit card and bank statements for errors. Do not assume a charge that you don't recognize was made by a spouse; always ask to be sure.
6. Cancel and deactivate all credit and bank cards that you do not use and be sure to store them in a secure location inside of your home when not in use (in case your home is burglarized).
7. Carry only the cards you plan on using on a particular day, and make sure you keep them safe in your wallet or purse. Take precautions at the ATM or checkout line to be sure someone isn't looking over your shoulder for your PIN.
8. When traveling, use prepaid credit cards with limited funds or call your bank and let them know where you are and the length of your stay so they can monitor you cards for any suspicious use.
9. Place mobile/email alerts on your credit cards.
10. Do not carry a checkbook; use cash or credit.
11. Do not carry your social security card on you or ever use it as a password or driver's license number.
12. Order your credit card report at least twice a year from the three major credit bureaus. Federal law allows you to get one free credit report per bureau per year for FREE.
13. If you find mistakes on any of your credit reports take steps to begin correcting them immediately. Proper procedures are available through each bureau's website. Maintain copies of all of the original reports as well as your efforts to dispute and correct mistakes.