



COLBURN  
GROUP

live well, work well

Health and wellness tips for your work, home, and life—brought to you by the insurance and healthcare specialists at Colburn Group.

# Identity Theft: Protecting Yourself

The U.S. Federal Trade Commission reports that over 12 million people are victims of identity theft every year.

## How it Happens

Identity thieves get information in a variety of ways, including:

- Stealing personal items such as a wallet, purse, laptop, personal digital assistant and/or mail.
- Picking through garbage for discarded credit card statements, bank statements, and pre-approved credit card offers, etc.
- Hacking into computers.
- Posing as someone else to obtain personal information from a bank, credit card company, etc.
- Conducting telephone and e-mail scams.

## Stay One Step Ahead

To minimize your risk, the FTC recommends the following precautions:

- Check your home mailbox daily, and drop your outgoing mail into a secure U.S. postal mail box only. Since fewer credit card solicitations in your mailbox mean fewer opportunities for theft, you can opt out of all pre-screened credit card offers by calling (888) 567-8688. Also, pay attention to your billing cycles, as identity thieves may change your billing address on your credit cards, so late bills may indicate a problem.

- Carry only what you need in your wallet or purse, and leave your Social Security card at home in a safe place. Keep an itemized list on paper of all the items in your wallet, make front and back copies of your credit cards, calling cards, driver's license, insurance card, passport, etc.
- Give out your personal information on a need-to-know basis and to known legitimate businesses only. Do not print your Social Security number, home phone or driver's license number on your checks. If requested, use your work number. If you are required to use your Social Security number as an account number, request to use an alternate identifier.
- Update your virus protection software. It is also a good idea to use a firewall program. When shopping online, make purchases from a secure browser, indicated by *https://*, and do not use automatic log-in features. Before disposing of an old computer, delete your personal information using a wipe utility program, which cleans all the information off your hard

drive.

## Report Identity Theft

If your wallet or some of its contents are stolen:

- Determine what's been stolen, and call all creditors immediately to cancel your accounts.
- File a police report. This will help provide proof of immediate action to your credit card providers.
- Call the three national credit reporting bureaus, as well as the Social Security Administration, so that a fraud alert can be placed on your name and Social Security number.



## Did you know...?

One of the easiest things you can do to protect your personal information is to invest in a paper shredder. Shred any documents that contain personal information, including credit card receipts, credit offers received in the mail, bank statements, medical and insurance statements, etc..