



Top 10 Tips For Identity Theft Protection: *Tips for Consumers*

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An identity thief takes your personal information and uses it without your knowledge. The thief may run up debts or even commit crimes in your name. The following tips can help you lower your risk of becoming a victim.

1. Protect Your Social Security Number

Don't carry your Social Security card in your wallet. If your health plan (other than Medicare) or another card uses your Social Security number, ask the company for a different number.

More: Your Social Security Number: Controlling the Key to Identity Theft

2. Fight "Phishing" – Don't Take the Bait

Scam artists "phish" for victims by pretending to be banks, stores or government agencies. They do this over the phone, in e-mails and in the regular mail. Do not respond to any request to verify your account number or password. Legitimate companies do not request this kind of information in this way.

Bottom line: Never give out your personal information – unless you made the contact.

3. Polish Your Password Practices

Identity thieves love passwords because they open doors to our personal information. Get tough and organized now. Use different passwords for all your accounts. Make those passwords strong with at least eight characters, including a mix of letters, numbers, and symbols (\$+r0^gh @h@). Hide them safely, and keep them handy. Good password practices are work, but fixing an identity theft problem is hard labor!

More: Safe Password Practices

4. Be Mysterious on Social Networks

What you share on social networks (your home or email address; children's names; birth date and so on) is what tech-savvy thieves use for scams, phishing, and account theft. Don't over share.

More: Staying Private in Public: How to Limit Your Exposure on Social Network Sites

5. Shield Your Computer and Smart-Phone

Protect your personal information on your computers and smartphones. Use strong passwords. Use firewall, virus and spyware protection software that you update regularly.

Steer clear of spyware. Download free software only from sites you know and trust. Don't install software without knowing what it is. Set Internet Explorer browser security to at least "medium." Don't click on links in pop-up windows or in spam e-mail.

*More: Protect Your Computer from Viruses, Hackers, and Spies
Getting Smart About Smartphones: Tips for Consumers*

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6. Click With Caution

When shopping online, check out a Web site before entering your credit card number or other personal information. Read the privacy policy and look for opportunities to opt out of information sharing. (If there is no privacy policy posted, beware! Shop elsewhere.) Only enter personal information on secure Web pages with “https” in the address bar and a padlock symbol at the bottom of the browser window. These are signs that your information will be encrypted or scrambled, protecting it from hackers.

More: How to Read a Privacy Policy.

7. Check Your Statements

Open your credit card bills and bank statements right away. Check carefully for any unauthorized charges or withdrawals and report them immediately. Call if bills don’t arrive on time. It may mean that someone has changed contact information to hide fraudulent charges.

8. Stop Pre-Approved Credit Offers

Stop most pre-approved credit card offers. They make a tempting target for identity thieves who steal your mail. Have your name removed from credit bureau marketing lists. Call toll-free 1-888-5OPTOUT (888-567-8688). Or opt out online at www.optoutprescreen.com.

9. Check Your Credit Reports – For Free

One of the best ways to protect against identity theft is to monitor your credit history. You can get one free credit report every year from each of the three national credit bureaus: Equifax, Experian and TransUnion. Request all three reports at once, or be your own no-cost credit-monitoring service. Just spread out your requests, ordering from a different bureau every four months. (More comprehensive monitoring services from the credit bureaus cost from \$44 to over \$100 per year.) Order your free annual credit reports by phone, toll-free, at 1-877-322-8228, or online at www.annualcreditreport.com. Or you can mail in an order form.

More: How to Order Your Free Credit Reports.

10. Ask Questions

Don’t be afraid to ask questions when a business or agency asks for your personal information. Ask how it will be used. Ask how it will be shared, and how it will be protected. Explain that you’re concerned about identity theft. If you’re not satisfied with the answers, consider taking your business somewhere else.

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