

Tips to prevent Identity Theft

Identity theft is a growing concern in America. About ten million Americans had their identity stolen last year. Here are some tips that may safeguard you from this crime.

Guard your social security number with your life. It truly is your financial life. If someone asks for your social security number you should ask if it is necessary that you provide it. If it's not necessary, don't! Never carry your social security card in your wallet or purse. Only carry the absolute essentials on your person. Make a Xerox copy of everything you carry in your wallet. If it's lost or stolen you won't be wasting time trying to guess what was in your wallet. Beware of scam phone calls or e-mails that ask for personal information including your date of birth, and social security number. Hang up!

Don't allow credit card offers to come to your house. You can opt out of these offers by calling 1-888-567-8688.

If you are creating internet passwords please don't use the name of your cat, dog, date of birth, or anniversary date. Create an eight character password that has letters, numbers, and different case letters.

Purchase a small electric shredder. Make sure it is the "confetti" type of shredder and not the "strip shredder". You should shred all credit card offers, pay stubs, cancelled checks, credit card convenience checks, and old tax returns should be completely destroyed.

Lastly, monitor your credit report. Equifax, Experian, and Trans Union are the three credit reporting institutions. You may obtain a free report from each service once per year. Instead of ordering all three at once, order a different one every four months.

Chief Brian Miller

Hammond Police Department