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Prevent Identity Theft

Today danger lurks everywhere. You must be proactive to protect yourself from identity theft.

1

Credit Cards

(1) Know what cards you have and keep track of them. (2) Cancel the ones you do not plan to use. (3) Check the statements when they come in for unauthorized charges. (4) Shred the statements after the bills are paid. (5) Shred pre-approved credit card offers that you receive. (6) Do not sign the back of cards. Instead write "Photo ID Required". (7) Do not put complete account numbers on your payment checks.

2

ATM's

Don't use them.

3

Passwords

Passwords for accounts and computers should not be too easy, like bithdays, kid's names, etc. Do Not write your passwords down and carry them with you or post them on your computer monitor.

4

Do Not "Verify" Information Over The Phone Or Internet

Often scam artists will have pieces of your information, do not fill in the rest for them. Also, do not give information to "update" your account. Do not give ANY sensitive information over the telephone.

5

Credit Report

Check your credit report on a regular basis to be certain that there are no new accounts in your name that you did not authorize. Visit www.annualcreditreport.com for a free yearly credit report.

6

Notify

If your credit or debit cards are lost or stolen, immediately notify the issuer.

7

Social Security Number

You ARE just a number and this is it. Do not carry the card with you. Shred documents that have the number on it. Do not give it to anyone.

Mary G. Commander has been in practice in Norfolk, VA since 1981.

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