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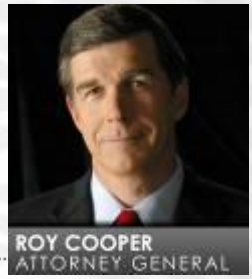

Identity Theft
Protect Yourself

CREDIT REPORTS

One of the best ways to protect yourself against Identity theft is to check your credit reports. If you discover something suspicious like a credit card you don't have or purchase that you didn't make, it could mean you're a victim of ID theft.

- You are entitled to one free credit report every year from each of the three nationwide credit bureaus (Equifax, Experian and TransUnion).
- To get your free reports, go to www.annualcreditreport.com or call 1-877-322-8228.

Hint: To monitor your credit year-round, ask for a free report from a different bureau every four months.

SECURITY FREEZE

A security freeze stops credit bureaus from releasing any information about you to new creditors without your approval, which can stop identity thieves from getting new credit in your name.
For details, visit www.ncdoj.gov.

- All North Carolinians can get security freezes free online.
- Seniors and Identity theft victims can also freeze their credit for free by mail or phone at the numbers listed below. To request the freeze by mail you will need to provide your full name, past home addresses, Social Security Number (SSN), birth date and two proofs of residence (ex. utility bill).

Equifax Security Freeze	Experian Security Freeze	TransUnion Security Freeze
PO Box 105788 Atlanta, GA 30348	PO Box 9554 Allen, TX 75013	PO Box 6790 Fullerton, CA 92834
1-800-685-1111	1-888-397-3742	1-888-909-8872

SOCIAL SECURITY NUMBER

Your SSN is a very helpful tool for crooks who are trying to take out credit in your name. Protect it!

- Don't carry your Social Security card in your wallet.
- Don't print your Social Security Number on your checks.
- Don't give out your Social Security Number unless it is absolutely necessary.

Hint: Ask why it is needed, who will have access to it, and how it will be kept confidential.

SHRED

Whether they are paper or electronic, your records often contain confidential information. Don't share it!

- Shred or erase hard drives from old copiers, printers, and computers that might hold private information.
- Clear all data from old cell phones to ensure that your private information can't be recovered.
- Shred outdated tax records, credit card applications, old financial statements, insurance forms, etc.

Hint: Destroy personal records for free at a shred-a-thon near you. Check events at www.ncdoj.gov or sign up by email at alerts@ncdoj.gov.

MORE TIPS:

FINANCES

- Watch billing cycles for missing bills, which can be an indication of ID theft or other financial fraud.
- Review monthly statements. If you discover incorrect charges, notify the company and dispute the charges.
- Reduce the private information on your checks and limit the number of credit cards you carry.
- Notify your credit card company in advance when you travel, especially to another country.
- Photocopy credit cards (front and back) and keep the copies in a safe place in case a card is lost or stolen.
- Review your Social Security Earnings & Benefits Statement for errors. Call 800-772-1213 to order a statement.

PASSWORDS

- Carry PINs and passwords in your head, not in your wallet or purse.
- Don't share PINs or passwords with anyone, even close friends or relatives.
- Don't over-use the same PINs and passwords. Create different ones for different accounts.
- Passwords should have at least eight characters. Use letters, numbers and symbols (#, %).

  Hint: Avoid consecutive numbers or letters, family names, birthdates, SSN, phone numbers, etc.

ONLINE

- Use public Wi-Fi hotspots for casual web surfing only. (Before accessing email, conducting financial transactions or entering private information, be certain that you are on a secure wireless system.)
- Make sure your home wireless router is encrypted and password-protected. Create a long, complex password to deter hackers from breaking in. Confirm that your computer is protected by an active firewall.
- Keep your operating system, spyware and virus protection software up-to-date.
- Shop with online merchants that you trust. Do not click on pop-up messages or ads offering prices too good to be true.
- Never enter private data like your SSN or a credit card account number online unless you are on a secured website. Look for https (instead of http) in the web address, and a "lock" icon somewhere on the screen.
- When you place an online order, print out your order confirmation. Keep receipts and copies of communications about your order, along with a description of the product and its price.
- Read refund and privacy policies. Inquire how personal information will be collected and used.
- When selling items online, watch out for (real-looking) fake checks and money orders. Be wary of overpayments and endorsed checks. Never wire "excess" payments back to the buyer or to someone else.
- Pay for online purchases by credit card. (Federal law limits your liability for a lost or stolen credit card, and you have a better chance of getting your money back if your order never arrives.)

  Hint: Consider using a low-limit credit card for online purchases. Request a one-time-use number from your credit card company each time you want to make a purchase online.

EMAIL

Beware of emails that ask you to confirm your personal information or account number, or to transfer money.

- Avoid clicking on anything in an email, even if it appears to come from a trusted source like your bank or a friend. Verify with the friend or bank that they sent you an email first. Don't call a number listed in the email.
- Forward these emails to spam@uce.gov.
- Never send your SSN or financial account numbers by email unless they are encrypted.

  Hint: Emails that say you've won money, can make a lot of easy money, or plead for help are usually scams.

MAIL

- Stop pre-approved credit card offers by calling 1-888-5-OPT-OUT or visiting www.optoutprescreen.com.
- Place outgoing mail containing private information into a locked mailbox, such as a blue postal service box.
- Avoid leaving your incoming mail in an unlocked mailbox. Consider getting a locking mailbox.

  Hint: Cut down on unwanted mail. Contact the Direct Marketing Assn. at www.dmachoice.org.
- Don't send money to cover taxes or fees on a prize, lottery or sweepstakes winning. It is a scam.

  Hint: Sign up for alerts about new scams at alerts@ncdoj.gov or by visiting www.ncdoj.gov.