

ID THEFT



Identity Theft Precautions

The Federal Trade Commission estimates that as many as 10 million Americans have their identities stolen each year. In fact, you or someone you know may have already experienced some form of identity theft.

Identity theft occurs when someone uses your personally identifying information, like your name, Social Security number, or credit card number, without your permission, to commit fraud or other crimes.

People whose identities have been stolen can spend hundreds of dollars and many days cleaning up the mess thieves have made of their good name and credit record.

As your credit union, we would like to recommend a few ideas that will help reduce your chances of becoming the next identity theft victim.

Treat your trash and mail carefully - Invest in a Shredder

To thwart an identity thief who may pick through your trash or recycling bins to capture your personal information, always tear or shred your charge receipts, copies of credit applications, insurance forms, physician statements, checks and bank statements, expired charge cards that you're discarding, and credit offers you get in the mail.



Reduce the number of credit card offers you receive - OPT OUT

To opt out of receiving prescreened offers of credit in the mail, call: 1-888-5-OPTOUT (1-888-567-8688). The three nationwide consumer reporting companies use the same toll-free number to let consumers choose not to receive credit offers based on their lists.

Note: You will be asked to provide your Social Security number which the consumer reporting companies need to match you with your file.



Receive your statements via email and pay your bills online.

When you sign up for Providence Credit Union's free E-statement, you can view your monthly statement securely from your computer whenever you want. You can also pay all your bills securely and conveniently online with **Swift-Pay** Online Bill Payment. These measures help to eliminate the chance of having your information lost in the mail or from being stolen from your mailbox.

Here are a few more pointers:

- Limit the number of identification cards you carry in your wallet.
- Review your credit report at least annually.
- Use Visa's and MasterCard's online security programs (Verified by Visa, MasterCard SecureCode) when shopping on the internet.
- Shop online only on secure websites.

These are just a few of the things you can do to protect your identity. Want more information? Visit the following websites:

[http://www.ftc.gov/bcp/edu/microsites/idtheft//](http://www.ftc.gov/bcp/edu/microsites/idtheft/)

<http://www.ssa.gov/pubs/idtheft.htm>

<http://www.identitytheft.org/>