



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 identity 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. To monitor your credit year-around, 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.

- Visit www.ny.gov for information on the New York State Security Freeze Law.
- Seniors and identity theft victims can also freeze their credit free by mail or phone at the numbers listed below. To request a freeze by mail, you will need to provide your full name, past home addresses, Social Security number, birth date and two proofs of residence (i.e. utility bill).

Equifax Security Freeze

P O Box 105788
Atlanta, GA 30348
800-685-1111

Experian Security Freeze

P O Box 9554
Allen, TX 75013
888-397-3742

TransUnion Security Freeze

P O Box 2000
Chester, PA 19022
888-909-8872

SOCIAL SECURITY NUMBER

Your Social Security number 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. (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.

- 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- Shred outdated tax records, credit card applications, old financial statements, insurance forms, etc.

Securities and advisory services offered through Commonwealth Network member FINRA/SIPC, a Registered Investment Adviser. Fixed insurance products and services offered through CES Insurance Agency.

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FINANCES

- Watch billing cycles for missing bills, which can be an indication of identity 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 if 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. Statements can be obtained by going to www.ssa.gov or by calling 1-800-772-1213.

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 (upper and lower case), numbers and symbols (#, %). Avoid consecutive numbers or letters, family names, birthdates, Social Security numbers, 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 Social Security number or a credit card account number online unless you are on a secure 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 card, and you have a better chance of getting your money back if your order never arrives).

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@use.gov.
- Never send your Social Security number or financial account numbers unless they are encrypted. (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. Cut down on unwanted mail by contacting the Direct Marketing Association at www.dmachoice.org.
- Don't send money to cover taxes or fees on a prize, lottery or sweepstakes winning. It's a scam.

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