

Identity Theft Prevention Tips for National Protect Your Identity Week

Oct. 17-22 is National Protect Your Identity Week. Identity theft is one of the fastest-growing crimes in America. According to the American Bankers Association (ABA), as many as 15 million Americans fall victim to identity theft each year—that's one new case every two seconds.

Most identity theft takes place offline. Identity thieves often rely on paper documents by invading mailboxes, vehicle glove compartments and trash cans to steal and misuse information.

According to a 2006 survey by Javelin Research, 63 percent of information breaches could have been prevented and occurred in four categories: 30 percent from lost or stolen wallets, credit/debit cards or checkbooks; 15 percent from friends, family, in-home employees and neighbors; 9 percent from stolen mail or garbage; and 9 percent from home computers (hacking, viruses or phishing).

Banks use a combination of safeguards to protect your information, such as employee training, strict privacy policies, rigorous security standards, encryption of information and fraud detection programs and procedures. But individuals must do their part, as well. The ABA offers the following tips to avoid becoming a victim of identity theft:

- Don't give out your Social Security number or other personal credit information to anyone who contacts you.
- Shred or tear up receipts, bank statements, unused credit card offers and other personal information before throwing it away.
- Keep an eye out for any missing mail, particularly account statements and bills that do not arrive when expected.
- Don't mail bills from your own mailbox with the flag up.
- Review your monthly accounts regularly for any unauthorized charges through the Internet, phone or ATM statements.
- Order free copies of your credit report once a year from each of the three nationwide credit reporting agencies to ensure accuracy. Go to the Federal Trade Commission's authorized website www.annualcreditreport.com for your free credit report.
- Choose to do business with companies you know are reputable, particularly online.
- When conducting business online, make sure your browser's padlock or key icon is active. Use firewalls, anti-spyware and anti-virus software. Don't open e-mails from unknown sources, and don't respond to unsolicited requests for personal information.
- Protect your PINs (don't carry them in your wallet!) and passwords. Use a combination of letters and numbers for your passwords, and change them periodically.
- Report any suspected fraud to your bank and the fraud units of the three nationwide credit reporting agencies immediately. The fraud unit numbers are:
 - Equifax: (800) 525-6285
 - Experian: (888) 397-3742
 - TransUnion: (800) 680-7289