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FOR IMMEDIATE CONSIDERATION

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Resolve to Dissolve Identity Theft!

Here we are again, getting ready to face a new year. Time to set those dreaded New Year's resolutions. You know, lose the 10 pounds, give up the chocolate, quit smoking, and win the Nobel Peace Prize.

Along with the breaking of some bad habits, now is the time to take on some new habits to protect you against identity theft. The ITRC offers the following top 10 resolutions you can make in 2010:

1. **Lock up your social security card!** *Get it out of your wallet!* Put this valuable card, along with all other important personal documents, in a safe, locked box or safety deposit box.
2. **Don't share your Social Security Number (SSN) unnecessarily.** Ask questions: Why do you need it? What happens if I don't give it to you? Who gets to see it? What are you going to do with it? Legitimate reasons to provide your SSN are limited including: verifying identity for employment; establishing new lines of credit; government benefit programs; and tax purposes.
3. **Invest in a good cross cut shredder and USE IT!** Destroy all documents that include personal identifying information (account numbers, birth date, SSN, medical numbers). This includes those pre-approved credit card offers that fill your mailbox. When in doubt, shred it!
4. **Order your credit reports!** Go to www.annualcreditreport.com or call 877-322-8228 to obtain your free credit reports. And it's really free! You are entitled, by federal law, to obtain one free credit report from each Credit Reporting Agency every year. For best results, the ITRC recommends that you stagger your requests to one CRA every four months, through this free program.
5. **Consider investing in a locked mailbox.** If you already have a locked community mailbox, just remember, sturdier is better. Additionally, make it a habit to take out-going mail to the post office and stop using your "*come steal me*" red flag.
6. **Take the time to place passwords on all your accounts and change the old ones.** This includes bank accounts, investment accounts, money markets, credit cards, etc. Be creative and use something that is not easily guessed by someone who may know you. A good verbal password is NOT the last four digits of your SSN, your mother's maiden name, your pet's name or kid's birthdays. A random word, not associated with you or your life, is highly recommended.

7. **Limit the amount of personal information you share online.** *If you don't want it publicized - don't put it online!* For online accounts, use strong passwords and change them regularly. (A strong password should be more than 8 characters in length, and contain both capital letters and at least one numeric or other non alphabetical character. Use of non-dictionary words is also advised.) Do not access accounts on shared or public computers (library, internet cafes, work, etc). For more information on safe social networking, see [ITRC Fact Sheet 138 – Social Networking and Identity Theft](#).
8. **Be a savvy online shopper!** Check out the merchant and make sure they are legit. Protect your information online by using a secure payment agent – a security product which allows a consumer to control the use of their personal identifying information whether shopping, paying bills online, or registering at websites. Consider using credit cards instead of debit cards when making purchases. In addition, install security and malware software to protect your computer and update it frequently.
9. **Monitor any and all account statements carefully.** *Don't wait three months to balance your check book or open your mail!* React quickly if you notice any discrepancies.
10. **Guard all checks and deposit slips as you would your precious jewelry.** In the wrong hands, these account numbers can be even more valuable than handfuls of cash! When making out checks, use specially formulated gel ink pens, developed to defeat check washing.

About the ITRC

The Identity Theft Resource Center® (ITRC) is a non-profit organization established to support victims of identity theft in resolving their cases, and to broaden public education and awareness in the understanding of identity theft. It is the on-going mission of the ITRC to assist victims, educate consumers, research identity theft and increase public and corporate awareness about this problem. Visit www.idtheftcenter.org

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