

10 Ways to Combat Identity Theft

Identity Theft is the fastest growing white collar crime with 10 million victims annually. Listed below are 10 ways you can greatly reduce your risk of identity theft.

1. **Protect sensitive records** - Make a copy of the front and back of any credit card and other identity documents you carry in your purse or wallet. If you don't need a particular credit card or identity document, don't carry it. Store your physical records and any other sensitive information in locking filing cabinets and keep them locked when not in use. Put copies of system and database backups and other important information in a fire-proof safe. If you do not have a safe, you can keep these items in a secure deposit box, such as are available for rent at mobank's Downtown or Prairie Village branch.
2. **Shred! Shred! Shred!** - Thieves don't mind getting their hands dirty and often get their information about you from your garbage. Any records that you no longer have a use for should be shredded before recycling. Anything that has your name, address or any other personal information on it should be shredded, including bills and statements.
3. **Be cautious on the phone** - Don't give out sensitive information over the phone, unless you can positively confirm the caller's identity. It's best not to give personal information over the phone unless you made the call. This protects you against the type of fraud typically referred to as pre-texting. Ask the caller who they are associated with and if you can have their phone number to call back. Look them up online and call them on a number you know is correct.
4. **Be cautious on the internet** - Look for the "lock" symbol on your browser when entering personal information on the internet - depending on your browser, it can usually be found on the bottom status bar or next to the address bar. Look closely at the links on the web or in emails requesting personal information. This protects you against the type of fraud referred to as phishing. One way to check for false links is to hover over the link and read where it will take you. For instance, if you receive an email from PayPal telling you to update your credit card information, it's always best to go directly to their website and make the change there.
5. **Password-protect your computer** - Potential thieves can find out a lot of information about you by accessing your computer. Your computer should be password protected, so that anyone who wanders through cannot access your information. You should never share your password. If you run a business, password-protect programs and databases that contain sensitive information, and grant access to others on a "need-to-know" basis.
6. **Further protect your computer** - Protect your entire network from external threats, like hackers, with a firewall. Be sure to keep your operating system up-to-date by installing the latest security patches to fix any holes in security. Additionally, if you shop online, be sure you are shopping on secure sites and have a good anti-virus and Spyware software loaded on your computer. Before you part with your old computer, be sure to destroy or wipe hard disks and hard drives to keep your information secure.
7. **Avoid broadcasting information** - Keep private information private. Be extremely protective of your Social Security Number (SSN), PIN numbers and passwords. Memorize PIN numbers and passwords and avoid writing them down. If someone says they need your SSN, ask why they need it, how they will use it, and what they will do to safeguard it.
8. **Promptly gather and manage your mail** - Remove mail from your mailbox promptly - thieves can intercept your mail and obtain information that will allow them to apply for credit in your name. If you stop receiving mail, call your post office immediately. To avoid junk mail and pre-approved credit offers, remove your name from the credit bureau marketing lists. To opt out of the lists for all three credit bureaus, visit <https://www.optoutprescreen.com/?rf=t> or call 1-888-5OPTOUT (1-888-567-8688.)
9. **Credit Reports** - Obtain a copy of your credit report regularly to check for fraudulent accounts and other information. Thanks to the Fair Credit Reporting Act (FCRA), you can download free copies of your credit report from the three major credit bureaus once a year. Report all errors immediately to the Credit Bureau.
10. **Compare** - Take time to carefully review your bank and credit card statements. If you notice any inconsistencies, report them immediately.

To learn more about ways to protect yourself from identity theft, check out these sites:

<http://www.privacyrights.org/identity.htm>
<http://www.ftc.gov/bcp/edu/microsites/idtheft/consumers/detect.html>.

(Please note that when following the listed links, you are **leaving** the Missouri Bank website.)