

YOUR FINANCES

Identity Thieves Can Steal Your Financial Stability

(NAPSA)—All your hard work to become financially stable can unravel if you become a victim of identity theft.

Identity theft occurs when someone steals personal information such as your Social Security number, birth date or mother's maiden name. Many people don't know they've been victimized until a collection agency comes knocking on their door.

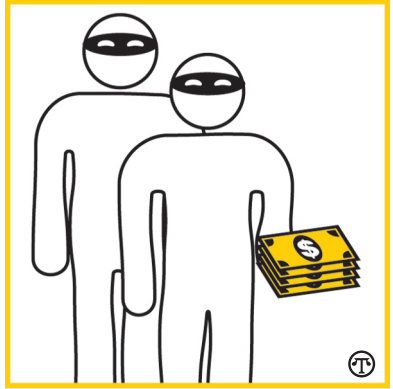
Identity theft is a growing problem but there are steps you can take to prevent it.

- Never give out personal information over the phone, on the Internet or through the mail unless you initiate the transaction or know whom you're dealing with.

- Don't reveal any personal information before you find out how it will be used and shared with others. When someone requests your Social Security number, ask if you can provide alternate information. At medical offices, use an identifier that is not your Social Security number.

- Ensure the passwords to your credit card, bank, phone and all other online accounts aren't easily available and can't easily be guessed. Avoid using obvious information such as your birth date, digits in your Social Security number or your mother's maiden name. Change your passwords periodically, particularly those associated with financial accounts.

- Keep items with personal information in a safe place, such as a locked storage device or password-protected electronic file. Tear up or shred all unnecessary papers containing Social Security numbers, account numbers and birth dates



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before discarding them so “dumpster divers” can't retrieve them.

- Protect your mail. Keep your eyes open for bills and statements. If you think one of your statements is missing, quickly call that company to let it know. Take outgoing mail to a postal mailbox or the post office. If your mail suddenly stops, go to the post office. Thieves sometimes submit change of address forms to divert mail to their address.

- Check your bank and credit card account activity promptly upon receipt of a written statement. If you see any problems, immediately report them to your financial institution. The Federal Trade Commission offers guidance on immediate steps to take to limit the harm.

For more tips and resources, visit www.SaveAndInvest.org/LearnMore.