

# MANAGING YOUR MONEY



## Protecting Yourself From Identity Theft

(NAPSA)—Experts estimate that more than a half-million Americans have their identities stolen by thieves each year.

In many cases victims are left with ruined credit histories, angry creditors and a sense of being violated.

To help consumers protect themselves from identity theft, a company called PrivacyGuard ([www.privacyguard.com](http://www.privacyguard.com)) offers this list of tips.

- Review credit reports from each of the three national reporting agencies at least twice a year.

- Don't carry a Social Security card, bank account numbers, PINs, passport or birth certificate in a wallet.

- Never include a driver's license number or Social Security number in the printed information on checks.

- Keep backup information about your accounts, just in case your wallet is lost or stolen. Consider using a service to handle replacement of cards, and deliver advice on protecting yourself and your credit following a loss or theft.

- Never give out personal information (such as your Social Security number, credit card numbers or your address) over the telephone unless you initiate the call, and it's to a well-known trusted outfit. Don't provide personal information



**There are practical steps consumers can take to protect themselves from identity theft.**

when using a check or plastic for purchases at a cash register.

- Cancel any credit cards you don't really need or use.

- Instead of throwing them out, shred credit card applications you receive in the mail, along with bank statements, 401(K), stock and financial statements, and any other financial documents.

- If your social security number is on your driver's license, ask your state for a new number and license.

To learn more, visit the [privacyguard.com](http://privacyguard.com) Web site or call direct 1-800-37-GUARD.