

# How Can You Reduce Your Exposure? Can Identity Theft Be Prevented?

Consider taking these simple precautions to reduce your exposure to identity fraud. To reduce your online exposure, [click here](#) to view a bulletin from the Federal Trade Commission on ways to avoid getting caught by online scams.

- Annually order your credit report from each of the three credit reporting bureaus and review it for accuracy. Report and question any inaccuracies.
- Guard your social security number (SSN). Never put your SSN on checks, do not use your SSN or any part of it as a password at work or anywhere else, and only give it out when you believe it to be of absolute necessity.
- Create passwords and PINs that are difficult to guess for all accounts and change them periodically.
- Consider buying a shredder to adequately destroy personal financial documents that you are throwing out. So-called "dumpster diving" in your trash is a way for criminals to obtain information about you.
- Never give out any confidential information (account numbers, passwords) over the phone to an unsolicited caller who is stating that they represent your financial institution or similar creditor. This person could be anyone! Get their name, location and telephone number, and reason that they are calling. Call them back at the phone number printed on your billing statements.
- Review all bills and statements closely. Report and challenge any questionable charge regardless of dollar amount. A small charge could be a first warning sign of a larger problem.
- Go through your wallet or purse. If it were lost or stolen, how much information would a thief obtain? Do not carry your Social Security card, birth certificate or passport with you unless absolutely necessary. Do not carry extra credit cards either.
- Never put outgoing checks, bill payments or tax documents in your mailbox in front of your home, as they are easy to steal. Drop all such items in a postal service mailbox or directly at the post office.
- If you are denied credit or employment, find out why. It could be due to errors on your credit report that you are unaware of.
- Be alert to red flags. If you ever receive a call from a merchant, creditor or collection agency in what seems to be a case of mistaken identity, be on alert. Find out exactly who they are and details of why they are calling you. This may be your first and only warning that you are a victim of identity fraud.
- Delete without replying to any suspicious email requests.
- Reduce the number of pre-approved credit card offers you receive by calling 1-888-5OPT OUT (your social security number is required).
- Watch for people who may try to eavesdrop and overhear the information you give out orally.
- Keep a watch out for people standing near you at retail stores, restaurants, grocery stores, etc., that have a cell phone in hand. With the new camera cell phones, they can take a picture of your credit card, which gives them your name, number, and expiration date.