

# 10 Tips to Prevent ID Theft During the Holidays



1. *Keep your computer safe. Regularly update the security software on all of your computers. Use smart passwords, not your date of birth or other personal information that might be easy for someone else to guess.*
2. *Take care with contests. Online contests to win cash, cars, computers, and tickets, etc. can be a source of computer viruses. Many contests, online and offline, are designed to collect your personal information for marketing purposes.*
3. *Check your credit reports. The end of the year is a good time to request your credit reports through [www.annualcreditreport.com](http://www.annualcreditreport.com). Under federal law, you're entitled to a free report from each of the credit bureaus once a year. Review your reports carefully and inform the credit bureaus if there are any inaccuracies or signs of fraud.*

Equifax: 1-800-525-6285

[AnnualCreditReport](http://AnnualCreditReport.com)

P.O. Box 740241, Atlanta, GA 30374-0241

Experian: 1-888-397-3742

[www.experian.com](http://www.experian.com)

P.O. Box 9532, Allen, TX 75013

TransUnion: 1-800-680-7289

[www.transunion.com](http://www.transunion.com)

P.O. Box 6790, Fullerton, CA 92834-6790

4. *Beware of email scams. Remember: No legitimate company or organization will ask for your personal information via email.*
5. *Keep an eye out for your holiday packages. Thieves follow delivery trucks and grab the packages before the real recipients can retrieve them. Not only will you lose your package, but this can lead to identity theft if the contents of the package contain personal information, account numbers, or a personal check from relatives. Consumers should require a signature upon delivery or have a neighbor accept packages on their behalf if they won't be home.*
6. *Get off marketing lists for pre-approved credit. Crooks may steal these offers from your mail and use them to obtain credit in your name. You can opt-out of receiving pre-approved credit offers for no charge by going to [www.optoutprescreen.com](http://www.optoutprescreen.com).*
7. *Be a savvy online shopper. If you're unfamiliar with an online business, research the company by searching for complaints about it. Also read its privacy policy so you understand how the personal information you provide will be used. Paying with a credit card rather than a debit card or checking account gives you the most legal protection in case the goods or services are misrepresented or never delivered.*
8. *Shred it and forget it. Buy and use a cross-cutting paper shredder to dispose of any documents you no longer need that contain your personal information. (For those types of documents that you do want to retain, keep them in a locked drawer or cabinet.)*
9. *Be careful what you share. Using social media is a great way to keep in touch with friends and relatives, but don't post your address, Social Security number, birth date or other personal information. Be aware that digital photos may have geocoding features that reveal the locations where they were shot (such as your home). Use the privacy settings on the social networks that you use to limit the personal information that you share*
10. *Be wise when you use wireless Internet connections. Only connect to wireless networks that require a network security key or certificate. If you use a wireless Internet connection at home, be sure that the security features are turned on and set your own password, rather than using the default password.*

**SOURCE:** [ConsumerReports.org](http://ConsumerReports.org)

**WWW.TotalMerchantConcepts.com**

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