

## PROTECT YOUR IDENTITY!

The best way to protect your identity is to not have any credit cards, do not connect to the internet for any reason, and keep all of your money hidden in jars buried in your front yard. Obviously we cannot go to those drastic measures but you can take preventative measures to keep your identity protected.

**1. The President of Nigeria or the King of (fill in the blank) is not going to give you untold riches.**

Do you honestly believe that if you give someone you have never met before your account number, routing number, etc. that they are going to deposit huge sums of money into your account? This kind of thinking will only land you in the psych ward next to Britney Spears. No, they are going to **take** large sums of money **from your account**.

**2. You Did Not Win The Lottery.**

No matter how great it sounds, the first rule of winning a lottery is YOU HAVE TO ACTUALLY BUY A TICKET BEFORE YOU CAN WIN!

**3. Your financial institution will not request your personal information by e-mail.**

No matter how desperate it sounds, financial institutions do not make requests by e-mail for your Social Security number, account information, or passwords. Why do they not request this information? Because they already have your information, that's why. If you reply to one of these e-mails you could see your money disappear faster than a New York governor. Don't click on any links or dial any of the numbers in the e-mail. Find a previous statement with the phone number on it and call the institution directly.

**4. I do not need a firewall or anti-virus protection on my computer.**

Yeah, and you don't need doors or windows on your home when you leave for a vacation either. Listen up people, your computer has over 65,000 ports or "windows & doors" on it. You need a firewall to keep undesirables from hacking into your computer. It closes all of the doors and windows for you except for the ones you tell it to open.

**5. You do not have a secret admirer waiting to hear from you.**

Nothing gets our attention and raises our curiosity more than thinking someone finds us interesting and attractive. You receive an e-mail and it says you have a secret admirer and you should click on the link to find out who it is. Good luck with that. First, do you really want to meet someone that is a borderline stalker and two the only thing they admire about you is your gullibility if you actually click on the link. The only way you can lose your money faster is by filling your car up with gas.

Here are more ways to help you protect your identity and information.

1. Do not throw any documents with your personal information on them into the trash. Thieves may rummage through your trash looking for this information. This is called Dumpster Diving. Shred any documents with your personal information on them.
2. Protect your Social Security number by not carrying it in your wallet. Keep it in a safe place. Do not give out your Social Security number unless it is absolutely necessary. When filling out forms or applications question why they need your Social Security number. If they do not have a valid reason for needing your Social Security number, then do not give it to them.
3. Do not use any obvious passwords such as your spouse, children's, or pet names, your birthday or the last 4 digits of your social. Do not use common words that can be found in a dictionary. Use at least an 8 character password that contains upper and lower case letters, numbers, and special characters. Change your password frequently.
4. Inspect your credit report at least twice a year. Look for any credit cards or loans that you do not recognize. You may order one free credit report each year by going on-line to [www.annualcreditreport.com](http://www.annualcreditreport.com), you may also call 1-877-322-8228, or you may write to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.
5. Review your financial statements and billing statements on a regular basis. Look for any charges that you did not make.
6. Write down the names, account numbers, and customer service numbers for any cards you may carry in your purse or wallet. Keep this information in a secure, safe place. You will have all the necessary information to cancel your cards immediately if needed.

Some tips on keeping your computer protected.

1. At the very least, get an anti-virus program installed on your computer along with an anti-spyware program.
2. Use a firewall. You can buy either a software version which is loaded onto your computer or you may purchase a hardware version which is connected to your computer.
3. Use strong passwords. "Strong" passwords are a mix of numbers, letters (upper and lower), special characters and should be a minimum of 8 characters long.
4. Alter your passwords on a regular basis. Every 60 days or sooner if possible.
5. Do not allow your computer to save your passwords for you. This makes it easier for someone to access your information if they were to steal your computer.
6. Unless you are absolutely, 100% without a doubt certain of where the e-mail came from, do not click on links in e-mails.
7. Change web-browsers. Internet Explorer is the most used web-browser and the most targeted by criminal hackers. Try switching to FireFox, Opera, or Safari. They are not invulnerable but they are not as popular with hackers because these browsers have fewer users.
8. For more security tips visit <http://onguardonline.gov>. This site provides practical tips from the federal government and other technology leaders on keeping your identity and computer safe.