


Protect Your Personal Identity

Your identity is worth a lot. If someone should ever steal your identity, it could ruin your credit score. It could also make your life difficult. Follow these ideas to protect your personal identity.

1. Protect your personal information. Personal information includes:
 - Social security number
 - Credit card numbers
 - Debit card numbers
 - Driver's license
 - Passport
 - Personal identification numbers (PINs)
 - Passwords
 - Other personal information, such as a birth certificate and a marriage certificate
2. Do not share personal information with anyone except when required for a secure transaction.
3. Tear up or shred any incoming mail. This is true for any offer to buy something, to apply for a credit card, or for any other money offer. (You want to be sure that no one can use your name and address.) Some people tear up anything that has their name and address on it.
4. Monitor your bank statement every time it comes. Is it accurate?
5. Monitor your credit card statement every time it comes. Is every transaction yours?



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6. Do not respond to “phish” e-mails. These are e-mails that will tell you that you need to respond immediately because of an urgent money situation. It may be about updating your bank account. It may be about improving your credit or about taking other action because of your money troubles. Note: A financial institution will never contact you about this information via e-mail.
 7. Review your credit report and credit score at least once a year. Make sure no one is tapping into it illegally.
 8. If you purchase items online, make sure the seller uses a secure financial server. You should see the SSL symbol (meaning secure socket layer, which encrypts all your personal data). Many often show a lock box. Secure sites begin with the prefix “https.”
 9. If you ever have complaints, contact the Federal Trade Commission at www.ftc.gov. Or contact your local Better Business Bureau. Find your local Better Business Bureau through the white pages.
 10. Keep your eyes open. The sooner you can catch something that looks suspicious, the better. Watch for withdrawals that you didn’t make from your bank account. Notice if there are any credit card purchases that you didn’t make. Call your bank or credit card company immediately to talk about your suspicion.