



## Personal Privacy: Take Other Important Steps to Protect Your Identity

Even when you are careful with your personal credit, bank, and bill information, you can still be a victim of identity theft. You can reduce your risk of someone getting access to your personal data by managing your aspects of your personal information wisely. Here are a few tips to keep in mind with your social security number, computers, and other aspects of your personal information:

### **u Protect your Social Security Number (SSN):**

- Check, yearly, your Social Security Personal Earnings and Benefit Estimate Statement for accuracy, if you are currently employed. Consumers should receive their earnings statement 2-3 months before their birthday.
- Check your earnings statement every six months if you're a victim of identity theft.
- Don't put your SSN on your checks.
- Have your SSN removed from your driver license, if your state puts it on.
- Don't carry any identification with your SSN on it, unless you need it, such as your Social Security card, Medicare card, and health insurance card.
- Give your SSN only when absolutely necessary.

### **u When you are asked to provide someone with your Social Security Number, before doing so, ask these questions:**

- Why do you need my SSN?
- How will it be used?
- Is there a law that requires me to give you my SSN?
- What will happen if I don't give you my SSN?
- Is there another way to identify me as your customer?

### **u Request to have your personal information kept confidential.** Before revealing personal information verbally or in writing, find out how it will be used and if it is shared with others.

### **u Minimize the amount of personal identification information you carry with you, other than credit cards and check book, unless needed:**

- Birth certificate
- Visa or passport
- Military I.D. card

### **u Keep a list of your important personal ID's listed above or photocopy fronts and backs of all these items.** Write down telephone numbers of customer service and fraud departments. Store the originals and the copies in two separate secure and moisture free places. If you need any of these items, carry them in your wallet or purse in a safe or guarded place on you.

### **u Talk about privacy concerns with your children and other household members.** Everyone should understand what information you feel **is and is not** appropriate to provide on the phone, while using the computer, while talking to store clerks, friends, and co-workers, and in other situations.

- u Put into place security procedures on personal information at home**, such as locked file cabinets, safe, or box and creative passwords for your computer such as a combination of letters (upper and lower case), numbers, and symbols. Do not use your maiden name, your mother's maiden name, or any other family or pet name as a password.
- u Remove your name and address** found on catalog order forms and your name and address found on the catalog's front cover. Why? So when you recycle them, no one orders merchandise in your name.
- u Inquire at work as to what security procedures for personal and business data are in place**, including personnel records.
- u Remove your name from mail and calling lists:** <http://www.dmaconsumers.org/>  

<b>Direct Marketing Association Mail Preference Service</b> P.O. Box 643 Carmel, NY 10512	<b>Direct Marketing Association Telephone Preference Service</b> P.O. Box 1559 Carmel, NY 10512
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- u Remove your name from e-mail lists:** <http://www.dmaconsumers.org/offemaillist.html>
- u Sign up for the FTC National Do Not Call Registry – 1-888-382-1222 or [www.donotcall.gov/](http://www.donotcall.gov/)**
- u Don't provide information that isn't required.** Much of the information requested on a warranty registration form isn't necessary for the warranty. But you may want to give your phone number so you can be contacted easily about product recalls.
- u Deposit outgoing mail in a post office collection box or at your local post office.** Don't leave mail unattended at your residence mailbox to be picked up. Promptly remove mail from your mailbox after it has been delivered.
- u Ask what information about you may be tracked and used.** Supermarket scan cards enable you to get special sale prices, but your purchasing history could also be sold to other companies.
- u Be public policy conscious and express concerns for more privacy laws to your legislators.**
- u Do not sign up for "freebies" or "contests."**

For more information on protecting your privacy and identity, call your local University of Illinois Extension Unit office.

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