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Identity Theft Soars Don't Become a Statistic — Learn How to Protect Yourself

Identity theft, which occurs when someone uses your personal information to steal your hard-earned money and ruin your credit, is one of the nation's fastest growing crimes.

In recent years, Pennsylvania ranked No. 14 among the states with the highest rates of such thefts, which strike more than 15 million people a year, many of whom reported the fraudulent use of their credit cards and bank accounts. As a result, victims, ranging from the elderly to tourists and children, lost an estimated \$24.7 billion in 2013.

As a public service and to keep you and your family members from becoming a statistic, our township is sharing the following checklist from the Pennsylvania Attorney General's Office. We urge you to take these seven steps to protect your identity and your assets:

✓ **1) Shred all sensitive documents, including bank statements, credit card bills, receipts, utility bills, ATM receipts, and pre-approved credit offers.** One of the most common methods of identity theft is "dumpster diving," where a thief will root through trash bins in search of vital information. ➤



Identity theft is no small crime. In fact, it strikes more than 15 million people a year. You can protect yourself, however, by guarding vital information, including your birth date and Social Security number.

✓ **2) Use unique passwords that only you know.** Ideally, all passwords should be a minimum of eight characters and include at least one symbol that is not a number or letter, such as an ampersand (&) or percent symbol (%). Never use the same password for all of your accounts and be sure to change your passwords every month. Avoid re-using old passwords or using birthdates, friends' names, maiden names, or easily guessed words, such as "God," "password," "administrator," etc. Most important, never use your Social Security number as a password.

✓ **3) Never write down your passwords.** Try to memorize all passwords so that the information is not susceptible to theft. Keep in mind, if you forget your password, procedures are often in place at banks and other places to reset or remind you of your password. While these procedures may be involved and time-consuming, they are better than risking your financial security.

✓ **4) Be wary of providing your Social Security, account, and credit card numbers, passwords, and user IDs.** Be suspicious of any communication that asks for this information or directs you to a website or toll-free number where you are asked to enter it. If the communication pertains to an existing account or a government program that you are enrolled in, the person or entity there should already have this information. When in doubt, hang up the phone or delete the email and consult your local Blue Pages, the back of your credit card, or a previous financial statement for a trusted contact number. If the communication was legitimate, the entity or agency will be aware of it and direct you to the appropriate personnel.

When approached about participating in a new account or program, do not hesitate to check up on the person or company soliciting you before supplying sensitive information. Another option: Simply ask the entity to accept a substitute for your Social Security number. While many companies use Social Security numbers to identify accounts, they are often willing to substitute another number for this purpose.

✓ **5) Secure your mail.** Never leave mail unchecked for long periods. In addition to dumpster diving, identity thieves often attempt to pilfer sensitive documents from full mailboxes. They know that the longer a mailbox is left unchecked, the more likely it is to contain this information. If you are going away, call the Postal Service toll-free, (800) 275-8777, and ask it to hold your mail. Likewise, if an expected bill doesn't arrive, immediately contact your credit

or service provider because an identity thief may have diverted your mail to another address. Opt out of junk mail by contacting the sender and asking to be removed from their mailing list; calling 888-5-OPT-OUT (888-567-8688) to be removed from mailing lists for free credit card offers; or contacting the Direct Marketing Association to request the removal of your name from their mailing lists.

When sending mail, do not leave it in an unsecured mailbox. Instead, drop your outgoing letters in a blue Postal Service mailbox or take it into the local post office. In addition, never put identifying information, such as account numbers, on the outside of your mail.

✓ **6) Use extreme caution when surfing the Internet.** Only provide personal information to secured sites that use encryption technology because it is all too easy for identity thieves to use the Internet to intercept key details. By using secured sites — denoted by an "https" URL in your web browser's address bar or a small yellow padlock in the browser's lower right corner — you can ensure that no one else can view your data transfer. Data encryption further scrambles the information so that if there are eavesdroppers, they only see meaningless random characters.

In addition to using secure sites, make sure you have up-to-date virus protection on your computer to protect against malicious programs, such as Trojan Horses, that can record your keystrokes, websites visited, and personal information saved on your computer. Even if you have adequate virus protection, you should avoid storing personal information on your computer.

Also, by using disposable email accounts for each Internet transaction, you enhance your security and can avoid spam emails.

✓ **7) Check your credit report today.** Often, identity theft victims aren't aware of the theft until it is too late and their credit rating has been seriously damaged. However, you are entitled to a free copy of your credit report every 12 months. Take advantage of this to be absolutely certain that your credit information is accurate. Free reports are available from the following credit reporting bureaus: Trans Union, (800) 680-7289/www.transunion.com; Equifax, (888) 766-0008/www.equifax.com; and Experian, (888) 397-3742/www.experian.com.

One thing to keep in mind about identity theft: Some people have spent years trying to clear their name with creditors. However, with a dose of care and caution, you can avoid a similar headache.



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