



Below are 40 precautions you can take to prevent identity fraud. Incorporate these into your way of life to greatly reduce the chances of identity theft happening to you.

Protecting Sensitive Information

1. Never give out your social security number unless it is absolutely necessary for what you need to do.
2. Even if you have to give it out, make sure you know for sure who you are giving it to. Being comfortable with them is not enough. Know the other party and what they do, how they will use that number and where their privacy policy is located.
3. Do not carry your social security card anywhere.
4. Get a **paper shredder** so no one can piece together important information (at the very least, rip up the documents yourself)
5. Protect those PIN numbers – Cover the number pad when you are entering pins at the ATM machine and never tell anyone about them. Also, never use something like 1234 as your pin please.
6. Pay a little more for an unlisted number – Again, less telemarketers mean less chances that you can become a target.
7. Try to separate your personal information as much as possible – Don't write your SSN on your checks or keeping your driver licenses with your SSN card. If something is lost, at least the crooks only have one piece of information and not everything about you.
8. Don't Trust Anyone Over the Phone – Never give anything out over the phone. It's just too dangerous.
9. Do not keep any sensitive information in your car – Credit cards, statements, checks are a nono.
10. Buy a safe – Better yet, get a safety deposit box at the bank where you can put important documents.
11. Educate Others – If everyone teaches others about protections, there will be less identity thefts and less people who will try to do this because it's not as lucrative.
12. Be Alert – Think about how your identity can be stolen whenever you are dealing with your own sensitive information.
13. Be Clam and Patient – Don't do something with checks, credit cards, SSN numbers etc when you are in a rush.



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14. Blank Spaces – Always draw a line on blank spaces: On credit card receipts, always write your amount with a \$ symbol followed immediately with the numbers. On checks, always draw a line after you write the amount in English (or in numbers).

Credit Report and Monitoring

15. Sign up with a credit monitoring company.
16. Freezing Your Credit – You can call the credit report agencies to freeze your credit so no one can ever apply for a credit card or get a loan under your name until you unfreeze it. It will cost money but the piece of mind might be worth it.
17. Get free credit reports so you can check them (remember that if you don't cancel your membership, they will charge you a monthly fee)

Knows Your Credit Cards

18. Always know how many credit cards you have. While most people believe that cutting up used credit cards and not canceling them is better for your credit score, you run the danger of having others make fake cards as you lose track of how many accounts you have opened.
19. Credit Card Receipts – Never leave them behind even if it doesn't have the full credit card number. Gas stations, restaurants are the two places I see receipts all the time.
20. Instead of signing the back of the credit card, write "Check ID".
21. If your credit card company offers it, opt for the card that has your photo on it.
22. Create a list of phone numbers and credit cards that you have (it's not absolutely crucial that you record the full credit card numbers on it but if you do, remember to keep it in a secure place). In case your wallet is stolen, you can quickly call all card companies to cancel those cards.
23. One Off Credit Card Numbers – Some credit card companies will generate an "one-time-use" number for you to use online. Seriously consider using these.



Computers and the Internet

24. Only make online purchases through trusted websites. Stuff like the Trust-e symbol, better business bureau stamp are a must.
25. Install anti-virus or anti-spyware on your computer and never open links through an email unless you are absolutely sure that it's safe. For now, you can also use a Mac instead (until macs get popular enough that crooks start targeting it as well)
26. Monitor all your accounts online – Check your accounts regularly now that it's so convenient to monitor them online. Make sure there's nothing suspicious going on.
27. Passwords – Never save your passwords just for the convenience. Typing it out doesn't take that much time. Also, the more complicated it is, the better. Remember to also use capitals, letters, symbols and letters.
28. More about Passwords – Change them regularly.
29. Security tokens – Some banks are starting to offer those security tokens that change numbers every few seconds as an added security over your password when logging onto your online account. Take advantage if yours offer one.
30. Don't log onto accounts using a public computers – You don't need the possible hassle of forgetting to log out.

Secure Your Mail and Mailboxes

31. Turn your checks backwards when mailing them so the information is facing inwards
32. Better yet, get non-see through envelopes so no one knows what's inside.
33. Limit the credit cards you have. You don't need an army of credit to buy your groceries.
34. Never leave bills in your mailbox for the mailman. Deliver it to the post office.
35. When you move, contact all credit card, creditors, and IRS immediately of the address change.
36. Go to [opt-out prescreen](#) and take yourself off the mailing list that credit card companies use to send out those “pre-approved junk mail”.
37. Sign up for electronic delivery of your bills – No more mail, no more possible lost mail.
38. If you don't opt for electronic bills, make sure you are getting all your bills. A missing bill should sound off an alarm.
39. Consider a P.O. box for your mail if the mailbox in your neighbor aren't safe enough.



40. Take your mail as soon as your mailman delivers it. If you pay attention, you will realize that he/she comes around the same time every business day.

These aren't so hard to implement right? If you do all of the above, you will greatly reduce the chances of becoming an identity fraud victim. Start now and practice fraud prevention.