

8 Ways To Protect Your Identity

1. **Guard you Social Security number:** Your Social Security number is key to your credit report, bank accounts and the target of criminals.
 - a. Never carry your card with you and do not print your number on your checks.
 - b. Check your annual Social Security Earnings and Benefits statement to check for fraud and any discrepancies.
 - c. After applying for a loan, credit card, rental or **anything** else that requires a credit report or your social security number on the application, request that your number be truncated or completely obliterated.
2. **Mail payments from a secure location:**
 - a. Do not leave outgoing mail such as bill payments sitting in a non-secure mailbox; always use a closed US Postal box.
 - b. Checks can be stolen and used for account information or washed with chemicals and used again.
 - c. If you only have a non-locking mailbox at your home, collect your mail as soon as possible after delivery.
3. **Remove your name from marketing lists and reduce your "junk mail":** Mail theft is the leading cause of identity theft.
 - a. To reduce the number of pre-approved credit offers, credit cards, junk mail and telephone solicitation you receive, request the removal of your name from these lists by calling **1-888-567-8688** (OPTOUT)
 - b. Advo Systems and Direct Marketing Association are exempt from the OPTOUT system but account for most of the junk mail received. To remove your name from their telephone and mailing lists, complete and mail the three (3) forms attached to this letter.
 - c. When you complete the forms, use a separate form for all variations of your name.
4. **Check your credit report:** Credit reports can alert you to fraudulent activity in you financial records.
 - a. A new federal law enables everyone to receive a free copy of his or her credit report from the three reporting agencies, Equifax, Experian, and TransUnion, once per year.
 - b. You can request the report online at **www.annualcreditreport.com** or by calling **1-877-322-8228**.
5. **Buy a shredder:** Shred all bank, credit card and financial statements, as well as "junk mail" credit card offers before throwing them away. A crosscut shredder is the most effective.
6. **Know who you are talking to:**
 - a. Never give any personal information over the phone, on the Internet, or at a store unless you have initiated the transaction, the information is necessary, and you trust the business.
 - b. Always ask why the information is being requested and how it will be used before you provide any personal information.
 - c. Sometimes you can request a temporary PIN can be used in lieu of your identifying information.

7. Monitor your financial statements: Carefully examine your credit card and bank statements for fraudulent charges.

- a. If your statement shows charges or transactions you didn't authorize, immediately contact the bank or Credit Card Company. Often they will request you file a police report.
- b. If you don't need or infrequently use department store or bank issued credit cards, you may want to destroy the cards (closing the account may adversely affect your credit score).
- c. Know the mailing cycle of your financial information in case new cards or statements have not arrived in the mail on time.

8. Keep a minimum of personal information in your wallet or purse:

- a. Don't keep receipts, credit cards you don't use, your Social Security card, PIN codes, or any personal information in your wallet or purse.
- b. Keep duplicate records of the contents of your wallet by placing the contents on a photocopy machine. Copy both sides of your driver's license and credit cards so you have all the account numbers, expiration dates, and phone numbers if your wallet or purse is lost or stolen.

9. Please Note:

- a. Most consumers prefer to continue to receive offers that may interest them. If you have previously opted out and would like to request that your name be included in prescreened offer lists, then call 1-888-567-8688, and select the option for opting in.
- b. If you write to the Direct Marketing Association, you will be removed from DMA member lists for five years. It may take several months before you see a reduction in the amount of solicitations. Opting out will not end solicitations from all local merchants, religious and charitable associations, professional and alumni associations, politicians, and companies with which you conduct business. To eliminate mail from these groups, as well as mail addressed to "occupant" or "resident", write directly to each source.

10. Death in the Family:

- a. Do not publish exact date of birth, mother's maiden name or any other information that might help a thief steal a loved one's identity.

Direct Marketing Association, Inc.
Mail Preference Service
PO Box 643
Carmel, NY 10512

PLEASE REMOVE MY NAME FROM YOUR MAILING LISTS

NAME: _____

ADDRESS: _____

CITY: _____

STATE: _____ ZIP CODE: _____

TELEPHONE NUMBER: _____

SIGNATURE: _____ DATE: ___ / ___ / ___

-----Cut along the dotted line -----

Direct Marketing Association, Inc.
Telephone Preference Service
PO Box 1559
Carmel, NY 10512

PLEASE REMOVE MY NAME FROM YOUR MAILING LISTS

NAME: _____

ADDRESS: _____

CITY: _____

STATE: _____ ZIP CODE: _____

TELEPHONE NUMBER: _____

SIGNATURE: _____ DATE: ___ / ___ / ___

-----Cut along the dotted line -----

ADVO SYSTEMS, INC
CONSUMER ASSISTANCE
PO BOX 249
WINDSOR, CT 06095

PLEASE REMOVE MY NAME FROM YOUR MAILING LISTS

NAME: _____

ADDRESS: _____

CITY: _____

STATE: _____ ZIP CODE: _____

TELEPHONE NUMBER: _____

SIGNATURE: _____ DATE: ___ / ___ / ___