

DON'T LET THE GRINCH OR ANYONE ELSE STEAL YOUR IDENTITY

Tips on Protecting Your Identity During the Holidays and Beyond

Identity theft is a problem any time of year. While consumers are focused on giving during the holidays, crooks are focused on taking. Having your access to credit suspended or compromised during the largest shopping season of the year puts a damper on anyone's good cheer.

The National Foundation for Credit Counseling (NFCC) offers the following tips to help consumers protect themselves during the weeks leading up to and after the holidays:

- **Have a constant awareness of your surroundings.** The sidewalks and malls will be crowded, and shoppers will be distracted—the perfect combination for a pick-pocket. If someone bumps into you, don't assume it was an accident. Clutch your purse close to your side or in front of you, and keep your wallet hidden at the bottom, or for men, in an inside coat pocket.
- **Don't carry large sums of cash.** If you choose not to charge your purchases, using a debit card may be right for you. Be aware, however, that certain protections are put in place when you make a purchase with a credit card that are not provided with a debit card. This is a good time of year to call your credit card issuer and become familiar with that perk. Further, when you use a credit card, you can dispute a purchase before paying for it. With a debit card, the money is removed from your account at the time of the purchase. A thief can wipe out your checking or savings account before you ever realize a theft has taken place.
- **Guard your PIN number at the ATM.** If you choose to pay with cash, yet do not want to carry large amounts of money on your person, it is likely that you'll be making frequent trips to the ATM. Be aware of anyone lurking around the machine, and if someone is standing too close to you, simply ask them to step back. However, people aren't your only concern at the ATM. Thieves can install devices that read your information without you knowing it. If you notice anything unusual about the ATM, use a different one, and report what you've seen to the bank.
- **Don't let your credit card out of your sight.** Unscrupulous clerks or waiters can skim the information from your card into a second machine and later make a new credit card for themselves. Worse yet, they can sell your information to an organized crime ring.
- **Lighten your wallet.** Remove anything from your wallet that you don't absolutely need to have with you. That way, if someone is successful in stealing it, they won't get as much. Never carry your Social Security card with you, and check for other cards that might use your SS# as an identifier. If you're not going to be using your checkbook, leave it in a safe place at home.
- **Make copies of your credit cards.** Copy both sides of all your cards and file the information away. If you lose your wallet, you'll have easy access to all of your account numbers and Customer Service phone numbers, allowing you to alert the issuer immediately.
- **Keep up with all receipts.** Not only will you need them to make returns easily, but crooks are very interested in stealing the information they contain. Never stuff the receipts into your car visor or leave them exposed in any way. Thieves would much rather have your receipts than any gifts you've purchased.
- **Open your credit card statements as soon as they arrive.** Check the bill for any unauthorized purchases. Even better, keep a watchful eye on your accounts by going online and reviewing your accounts each week. If you notice anything out of the ordinary, report it immediately to your bank. Doing so will likely remove any payment responsibility you might have for fraudulent purchases.

- **Secure all personal information even while at home.** Unfortunately, many times an ID thief is someone we know. During the holidays, you may have guests in your home. Remove temptation by putting personal information out of sight.
- **Consider signing up for a credit monitoring service.** Such services alert you via email anytime there is an inquiry or other activity to your credit report. In other words, if someone tries to open an account in your name, you'll know about it. Such services are offered by all of the major credit reporting bureaus, and could be money well-spent.
- **Order your credit report.** Consumers are allowed one free credit report every 12 months from each of the three bureaus. Order a report now from one bureau, and order another one in January from a different bureau. This will give you a good snapshot of activity and will alert you to anything unusual.

The NFCC has developed a Web site dedicated to ID theft where, among other things, you can take a quick quiz to assess your risk. To take the test and learn more protection tips, go to www.ProtectYourIDNow.org.

If you've become a victim, call the dedicated NEA member line toll-free at 866-479-NEA2 (6322), or go online to the special Web page for NEA members at www.neamb.com/debtadvice.

If you are dealing with pressing financial issues or simply have some financial questions, NEA Member Benefits (NEA MB) has a solution. NEA MB has teamed with the National Foundation for Credit Counseling (NFCC) to provide both free and very affordable financial tools and services to NEA members and their families. Whether it's one-on-one counseling or an educational workshop, an NFCC member agency can provide you with the financial assistance you need. Take the first step toward securing your financial future—call the dedicated NEA member line toll-free at 866-479-NEA2 (6322) or visit the special Web page for NEA members at www.neamb.com/debtadvice. Help is just a call or click away!