

Protecting Yourself From Identity Thieves This Holiday Season

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 Your Social Security card is one of the most valuable pieces of your identity. Never carry this card with you in your purse or wallet. Make sure to leave it at home in a secure place.
Only take it with you if you need it for something specific.

2. Even though stores and malls can be crowded, busy, noisy places this time of the year always be aware of your surroundings. Remember that if a salesperson can hear your PIN number so can others. When asked by a salesperson for sensitive information write it down rather than speaking it aloud where it can be heard by identity thieves. Get that paper back when the transaction is complete. It's also a good idea to use your body or hand to shield your credit card or credit application from prying eyes or cell phones with cameras.

3. Never leave receipts in bags. If a salesperson puts your receipt in the bag be sure to remove it when you get home. Also, don't throw receipts away without tearing them up first. Some receipts carry valuable credit or debit card numbers, expiration dates or other information that could be used to steal your identity.

4. When using a credit or debit card at a sales counter be sure to know where that card is at all times. Keep the card in sight while paying for items and don't be distracted when making a purchase.

5. When shopping online be sure that the site is a respected business that you can trust. Make sure that the site is secure and encrypted by looking for the "lock" icon on your browser or by seeing "https" in the web address. Never transmit sensitive information over an unsecured connection.

6. If you decide to do your shopping online this year, make sure to scan your computer with anti virus and anti-spyware programs first to help ensure that the information you enter is safe from identity thieves.

7. Don't leave items such as a purse or wallet in a car unattended even for a short time.

8. Always be sure that your purse is zipped or closed. Don't provide an opportunity for identity thieves to peer into an open bag and see credit cards or other personal information.