



## TIPS FOR INTERNET

With the dawn of the internet, it has become increasingly easier and convenient to make purchases, receive insurance quotes, and apply for credit cards online. All of these things, as well as many others, use important data about you. While many sites claim to be safe, it is still possible for someone with malicious intent to intercept this information on some of the lesser protected websites. If you still wish to make online purchases, conduct your banking, or complete other online tasks using personal data, follow these tips to safeguard your information:

1. Check the site certificate to ensure it is valid. For more information, read your web browser's help file.
2. Update your browser to 128-bit encryption. This encryption creates a 128-bit key to your submissions, making them extremely difficult, if not impossible to crack. For more information about how to do this, visit [www.microsoft.com](http://www.microsoft.com).
3. Even if the certificate is valid, it's always wise to only make purchases from reputable, known vendors. Some "fly by night" companies may have malicious intentions.

BE CAREFUL WHILE USING THE INTERNET.

## TIPS FOR PREVENTION

1. Don't carry your social security number with you.
2. Be careful with receipts containing important numbers. Destroy them at home.
3. Use the Post Office instead of letting mail sit in your box, or get a locking mailbox to deter thieves.
4. Shred anything with names, addresses, birth dates, or any other important data.
5. MOST importantly, destroy all credit card offers you don't want! If this gets into the wrong hands, someone can change the mailing address and receive a credit card in your name!!!
6. Carefully review bills to ensure they're YOUR charges.
7. Request a credit report quarterly. The price is small compared to the security of auditing your own vital credit information.
8. If you're having problems with your mail, check to make sure someone hasn't routed your mail to themselves. This goes for bills too.
9. Don't have checks pre-printed with your driver's license or social security number.
10. Don't release personal information over the internet or telephone.
11. Call or write to have your name removed from "junk mail" lists and telemarketer lists.
12. Consider not listing your telephone number. Doing so not only keeps you out of the public phone book, but usually removes you from internet phone/name searches.

CONSIDER USING A LOCKED MAILBOX TO PROTECT YOUR PERSONAL MAIL, BILLS, ETC...

## WHAT TO DO IF IT HAPPENS TO YOU

1. Keep a log of all contacts. Get names, dates, and times.
2. Call the three credit bureaus' fraud units listed on the next page. Request an alert be placed on your record and ascertain its expiration date.
3. Contact all creditors where fraudulent use has occurred.
4. Carefully review incoming statements to ensure no fraudulent use has occurred.
5. Report the crime to your local police, and provide as much documentation as possible.
6. Check with your bank for fraudulent accounts and use. Also, verify that no checks were stolen.
7. Check with local public utility companies for any evidence of fraudulent accounts.
8. If your SSN is being used, contact the Social Security Administration and ask about receiving a new SSN.
9. If you suspect mail is being stolen, contact the Post Office to see if a change of address was filed.
10. Make sure all stolen credit cards and or checks are cancelled.
11. Call all of your other credit issuers and have them password protect your accounts.
12. Be prepared to back everything up in writing.

CHECK YOUR INCOMING STATEMENTS AND BILLS FOR FRAUDULENT USE.

## RESOURCES

### CREDIT BUREAUS

- **EXPERIAN**– 888.397.374  
(FRAUD DIVISION)  
P.O. BOX 1017, ALLEN, TX 75017
- **EQUIFAX**– 800.685.1111  
P.O. BOX 740241, ATLANTA, GA 30374
- **TRANS UNION**– 800.888.4213  
P.O. BOX 390, SPRINGFIELD, PA 19064

### DIRECT MARKETING ASSOCIATION

- DIRECT MARKETING ASSOCIATION  
MAIL PREFERENCE LIST  
P.O. BOX 9008 FARMINGDALE, NY 11735
- DIRECT MARKETING ASSOCIATION  
TELEPHONE PREFERENCE LIST  
P.O. BOX 9014 FARMINGDALE, NY 11735
- TO OPT OUT OF MARKETING LISTS,  
CALL 1.800.353.0809  
OR 1.800.567.8688

### SOCIAL SECURITY ADMINISTRATION

TO REPORT FRAUDULENT USE,  
CALL 1-800-269-0271.  
TO ORDER A STATEMENT,  
CALL 1.800.772.1213  
OR WRITE "SOCIAL SECURITY  
ADMINISTRATION DATA OPERATIONS"  
P.O. BOX 7004, WILKES BARRE, PA 18767

### FRAUDULENT CHECK USE RESOURCES

- **CHECKRITE** 800.766.2748
- **CROSSCHECK** 707.586.0551
- **CHEXSYSTEM** 800.428.9623
- **CERTEGY** 800.262.7771
- **INTL' CHECK SVCS.** 800.526.5380
- **SCAN** 800.262.7771
- **TELECHECK** 800.710.9898

### FEDERAL TRADE COMMISSION

877.438.4338

USE THESE VALUABLE NUMBERS IF YOU NEED HELP OR MORE INFO