



ID THEFT PREVENTION QUIZ

- 1) I use a crosscut paper shredder on credit card bills/offers, bank checks/statements, and other documents with personal information (e.g., Social Security, credit card, and driver's license numbers) before throwing them away.

YES or NO (Circle One)

Recommended action: Purchase a crosscut paper shredder so you can properly dispose of mail, documents, and other materials that include personal information. Most office supply stores provide them. There are many types of shredders available. Make sure you purchase one that has the crosscutting feature.

- 2) I receive my mail in a locked, secured mailbox (or location) or United States Postal Service mailbox.

YES or NO (Circle One)

Recommended action: If you currently receive your mail in an unsecured location, make sure you remove your mail promptly. Contact your local post office (or landlord/manager if you live in a rental property) to find out if and how you can add a lock to your mailbox or have your mail secured.

If you are planning to be away from home and cannot pick up your mail, call the United States Postal Service at 800.275.8777 to put your mail on hold. They will hold it for you at the local post office, and you can pick it up when you return.

- 3) Whether it is over the phone, in person, or via the Internet, I provide personal information (personal, medical, financial, mother's maiden name, etc.) only to people I know or have contacted first.

YES or NO (Circle One)

Recommended action: Before you share any personal information, confirm that you are dealing with a legitimate organization. Identity thieves often pose as representatives of legitimate businesses (e.g., a bank or government agency) to obtain your Social Security number, credit card account numbers, and other personal information. You can check the organization's Web site or look for a customer service phone number on your statement or in the phone book to verify that the inquiry was from a legitimate source. If you receive a call from a questionable source, ask for a number at the organization you can use to call the person back.

In addition, do not use passwords for credit/debit card, bank, and other accounts that are easily recognizable (e.g., your birth date, the last four digits of your Social Security number, or a series of consecutive numbers), and if possible, change your passwords periodically. If an application asks for your mother's maiden name, consider giving a password instead.

4) When I provide personal information, I know how the requesting party plans to use, share, secure, and dispose of it.

YES or NO (Circle One)

Recommended action: When an organization requests personal information from you, ask how it plans to use, secure, and dispose of it. Also, find out if the group plans to share the information with others. (You can find this information in the company's privacy policy.) Ask if you have a choice about how the organization will use or share the information and if you can choose to have it kept confidential. Some organizations offer an "opt-out" feature, which limits the information shared with others and the use of your information for promotional purposes.

5) I give out my Social Security number only when it is absolutely necessary.

YES or NO (Circle One)

Recommended action: It is likely that your employer and financial institutions may need your Social Security number for wage and tax reporting purposes. Others may request the number for a loan application, credit check, rental application, or to sign up for utilities. Oftentimes businesses just want it for their records. You do not have to give out the information unless you want to. So, when someone requests your Social Security number, ask:

- *Why do you need it?*
- *How will you use it?*
- *What law requires that I give it to you?*
- *What will happen if I choose not to give you the number?*
- *Can I provide other information instead?*

After you obtain the answers to these questions, you can decide whether or not to share your Social Security number with that organization.

6) None of the identification cards in my wallet or purse (e.g., medical insurance or military cards) include my Social Security number.

YES or NO (Circle One)

Recommended action: Check the cards in your wallet or purse. If your Social Security number appears on any of them, think about whether you really must carry that item with you at all times. If you must carry it, perhaps request a new identification number. If you cannot avoid carrying cards on which your Social Security number appears, be particularly vigilant in guarding against the theft of your wallet or purse. Keep the cards you do not carry with you in a secure place.

7) I have called 888.5OPTOUT so I will not receive pre-approved offers for credit.

YES or NO (Circle One)

Recommended action: Call 888.5OPTOUT (888.567.8688) so you will not receive pre-approved offers for credit from the three major credit bureaus.

8) When I go out, I carry only the identification and credit/debit/ATM cards I need.

YES or NO (Circle One)

Recommended action: Go through your wallet or purse and consider what cards you really need to have with you at all times. Put the cards you remove in a secure place. Also, keep your wallet or purse in a safe place while at work or school.

9) When I keep documents that include personal information, I store them in a safe place.

YES or NO (Circle One)

Recommended action: Particularly if you have roommates, employ others in your home, or have outside service providers come to your home, it is important to keep materials that include your personal information in a secure place.

10) I place my valuables in a hotel safe when traveling.

YES or NO (Circle One)

Recommended action: Never leave valuables, phones, receipts, or other papers containing financial or personal information in your car or hotel room, even if they are locked (and always lock them)! Even room safes can be broken into. For maximum security, keep your valuables in the hotel's front-desk safe.

11) I check my bank statements for accuracy.

YES or NO (Circle One)

Recommended action: Monitor your account activity regularly, and check your monthly account statements closely. Report any discrepancies or errors immediately to your bank, both orally and in writing. The law generally protects you only for the first 60 days after your statement is mailed.

12) I check my annual earnings statement from Social Security for discrepancies in work history/earnings.

YES or NO (Circle One)

Recommended action: The numbers in your earnings statement from Social Security should match the work history/earnings information from your employer. If there is a discrepancy, contact Social Security directly at 1-800-772-1213 to report it. Also check with your employer to ensure the information is being correctly reported to the Social Security Administration. For more information on Social Security Number theft and protection, visit <http://oig.ssa.gov/report-fraud-waste-or-abuse/fraud-waste-and-abuse>.

13) I check my medical insurance benefit statements/bills for inaccuracies or fraud.

YES or NO (Circle One)

Recommended action: Check your medical insurance benefit statements and bills as carefully as you would your credit card or bank statements. Be sure to get a complete list of medical payments and claims from your insurance company every year.

In the case of medical fraud, it's best to keep a copy of your medical records on file. Federal law gives you the right to review and copy your medical records.

14) When I receive my monthly credit card bills, I always review the transactions charged to my account carefully before paying the bill.

YES or NO (Circle One)

Recommended action: Review all of your statements and bills carefully for unusual charges. If you see a questionable item, contact the issuer immediately.

15) If I do not receive a bill that I normally get regularly, I call the bill issuer promptly to find out why I did not get the bill.

YES or NO (Circle One)

Recommended action: Pay attention to your billing cycles. If you do not receive a bill on time, call the issuer to find out where it is.

16) When I have credit/debit/ATM cards in my wallet or purse, I never write my personal identification number (PIN) on them or keep the PIN elsewhere in my wallet or purse.

YES or NO (Circle One)

Recommended action: If you put your PIN number on the cards or elsewhere in your wallet or purse, remove that information and memorize your PIN number(s).

17) I get copies of my credit report from the three major credit bureaus at least once a year and review them carefully.

YES or NO (Circle One)

Recommended action: You can order your credit report from the three major credit bureaus separately or at the same time from www.annualcreditreport.com or by calling 1-877-322-8228. We suggest you order the reports separately to get the most thorough results. Plan to order your credit report from each bureau once a year. This service is available free of charge to all consumers.

18) I leave mail for pickup in secured mailboxes, at the post office, or in other safe locations.

YES or NO (Circle One)

Recommended action: Deposit outgoing mail in a United States Postal Service collection box or at the post office; do not put it in an unsecured mailbox.

19) When I am giving out personal information, I am always aware of who is around me.

YES or NO (Circle One)

Recommended action: Look around to see if anyone is listening to your phone conversations or exchanges with a merchant/cashier before you reveal any personal information.

20) My Social Security Number and Driver's License Number are not printed on my personal checks.

YES or NO (Circle One)

Recommended action: If either your Social Security number or driver's license number appears on your checks (e.g., regular checking, savings, and mutual fund accounts), ask the financial institution to remove that information and print new checks.

21) My Social Security number is not publicly displayed or used (e.g., on timecards, badges, etc.) at work or school.

YES or NO (Circle One)

Recommended action: Look at your timecard, work badge, and other materials that may display your Social Security number in public places at work or school. Request to have it removed, if possible.

22) I watch the cashiers in restaurants, stores, and hotels while they handle my credit/debit cards to avoid misuse.

YES or NO (Circle One)

Recommended action: Watch cashiers while they swipe your credit/debit cards at restaurants, hotels, and stores. After swiping your card through the legitimate system, a thief might then swipe it through a small electronic device that copies all the pertinent information from your card.

23) If people went through my garbage, they would not find any personal information.

YES or NO (Circle One)

Recommended action: Purchase a crosscut paper shredder so you can properly dispose of mail, documents, and other materials that include personal information. Most office supply stores provide them. There are many types of shredders available. Make sure you purchase one that has the crosscutting feature.

24) I have a regular or high-speed connection to the Internet (at home and/or work) with protection software that I update regularly and a firewall protection program for the high-speed connection.

YES or NO (Circle One)

Recommended action: If you keep personal information on your computer, it may be accessible when you are on the Internet. Virus protection software can help prevent a program from infecting your computer that draws out information stored on your hard drive. Make sure you update the software regularly. In addition, do not open files from people you do not know because it could expose you to these types of viruses.

Check to see if your browser uses the latest security/encryption features to guard your online transactions. Seeing the "lock" icon on the browser will indicate that your transaction is secure.

If you keep your computer connected to the Internet 24 hours a day (e.g., through a DSL line, T1 line, or cable modem), use a firewall protection program. This can help prevent others from accessing your computer.

25) I choose complex passwords that do not include my mother's maiden, children's names, DOB's, etc.

YES or NO (Circle One)

Recommended action: Do not use passwords for credit/debit card, bank, and other accounts that are easily recognizable (e.g., your birth date, the last four digits of your Social Security number, or a series of consecutive numbers), and if possible, change your passwords periodically. If an application asks for your mother's maiden name, consider giving a password instead. Another hint: Passwords with a combination of letters, numbers, and symbols are the hardest for thieves to crack.

26) I avoid keeping financial or personal information on my laptop computer.

YES or NO (Circle One)

Recommended action: Only store personal information (particularly financial information) on your laptop computer if it is necessary. If you do, use a password with a combination of letters (upper and lower case) and numbers, and do not use the automatic log-on feature. Always log off the computer when you are done using it.

27) When I dispose of an old computer on which I stored any personal information, I use a "wipe" utility program to overwrite the hard drive.

YES or NO (Circle One)

Recommended action: If you dispose of a computer, removing files with personal information by using the standard delete features will not necessarily remove them from your hard drive. Use a "wipe" utility program to overwrite the entire hard drive before disposal.

SCORING:

Total "NO" Answers = _____

0 to 9 "NO" Answers = LOW RISK of Identity Theft

Congratulations on already taking many of the steps necessary to protect your identity. While this doesn't guarantee that you won't be a victim of identity theft, it does mean that you have taken adequate steps to prevent it. Consider taking the recommended action listed under any question for which you answered NO.

10 to 18 "NO" Answers = MODERATE RISK of Identity Theft

Unfortunately, you have some work to do. While you have taken some of the steps necessary to protect your identity, there are still some very key things you can do to reduce the risk of having your identity stolen. We highly recommend that you take the recommended actions listed under all questions for which you answered NO.

19 to 27 "NO" Answers = HIGH RISK of Identity Theft

If your identity hasn't yet been stolen, consider yourself very lucky! You are currently a prime target for identity thieves. We strongly urge you to immediately take the recommended actions above. We are here to help. If you need further education or assistance with any of the recommendations, please do not hesitate to ask.