



## Identity Thieves - The Grinches Who Steal Your Christmas...

By Bert and Bing Howard  
Certified ID Theft Risk Management Specialists  
10-Year Homeschooling Family

Don't let identity thieves be the grinches who steal your Christmas. They are working over-time this holiday season!

The time between Thanksgiving and Christmas is the biggest travel and shopping season of the year. As we enter the holiday season, we would like to remind everyone to be aware and take the following precautions against identity theft. After all, tis' the season to enjoy, not be stressed as an identity theft victim. Follow these simple but practical steps to reduce your risk from identity theft:

- **Computer & Car Theft Issues:** NEVER leave your laptop, purse, or any item with credit cards, checks, a driver's license or Social Security Numbers visible in your car (even just for a second – that's all it takes for a thief to strike). It's an invitation to steal. A great way to handle this is to lock these items in the trunk of your car while you are in the garage and not when you arrive at your destination.
- **Credit, Debit, and Bank Accounts:**
  - Sign all new credit cards immediately to prevent someone else from doing so. Immediately report lost or stolen credit cards.
  - Watch your credit card expiry dates, if you don't receive a replacement card prior to the date - contact the issuer.
  - Write checks with a gel pen with specially formulated ink that absorbs into the paper fibers or one with non-erasable ink. This makes it harder for a thief to alter.
- **Credit Report:** There is no better time to start reviewing and monitoring your consumer credit report than now! Go to [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) and request your FREE credit reports.
- **Financial Statements:** Be aware and note when your monthly financial statements arrive in the mail. Notify your financial institutions when they don't arrive when expected. Watch your financial statements and ensure all charges made are yours.
- **Keep a list:** List all your financial accounts such as account numbers, expiry dates, and customer help telephone numbers. Ensure this list is kept in a safe place & use this to notify these institutions in case of lost or stolen cards.
- **Lock-Up and Protect:** Lock up any documents with financial, credit or Social Security information on them BEFORE allowing guests into your home for that holiday party.
- **Mail Alert:** Bring your mail in daily. Don't leave incoming and outgoing mail in your mailbox without a lock. We recommend that you mail envelopes containing checks or sensitive information inside the post office before the last pickup of the day.
- **Online Shopping:** Keep a printout of the web page(s) describing the item you ordered, any email messages, and the page that shows the seller's name, address, telephone number and return policies should you have any problems. For online purposes, it is not necessary to provide a Social Security Number. A credit card number is preferred for on-line purchases. Make sure the company is on a secure server with "https" and a locked padlock.
- **Passwords & PIN:** When creating passwords or PINs, do not use digits of your social security number, mother's maiden name, your birthdate, any part of your name (first, middle, last). A strong password combines eight or more random letters and numbers. Add passwords to all your credit card accounts, financial accounts and utility accounts to verify your identity.

- **Phone & Mail Solicitations:**
  - Never reveal your bank account, credit card, mother's maiden name or social security number over the phone (unless dealing with a trusted business or organization). Ask the caller for a phone number for you to call them back or ask them to send information by mail.
  - Consider making your telephone number unlisted or listed without your address.
  - Beware of mail or telephone contacts informing you of prizes and awards - especially if they ask for personal or financial account information.
  - Beware of charitable solicitations for donations by phone. Never give your financial information over the phone to make donations. If you want to give to charity, contact them directly.
- **Purse snatching and pickpockets:** Minimize what you carry with you. Credit cards, debit cards, check books, and deposit slips are the easiest items for a thief to use. Make it difficult for a thief to access your information. Unzipped purses, backpacks or open bags are open invitations to pickpockets. If carrying a purse, loop the strap over your shoulder and have the clasp-side of the purse against the FRONT of your body.
- **Receipts:** Keep your ATM and Debit Card receipts, do not leave these behind. It is now mandatory that businesses truncate all but the last 5 numbers on credit card numbers and the expiration date on the customer copy of receipts. If the number is not truncated, place it in a secure location in your wallet. Do not throw receipts in purchase bags. Pickpockets and thieves most likely won't steal grandma's new sweater, but they will be happy to take the receipt that may have your credit card number on it.
- **Shopping & Shoulder Surfing:** Shoppers often open new credit cards to cover large holiday purchases. This makes it a perfect time for shoulder surfers to "borrow" sensitive information. Take a few extra moments to protect credit cards, driver's licenses and checks from wandering eyes. Instead of verbally sharing requested sensitive information, write it down for the clerk and take that slip of paper home with you.
- **Shred:** Shred and destroy unwanted documents and mail that contain personal and financial information. Shred mail order catalog order forms and labels pre-printed with your information.
- **Social Security Number:** Do not carry your social security card or your birth certificate. Keep these tucked away in a safe place. Your Social Security Number is more valuable than gold to identity thieves. Be stingy with your Social Security Number- there are only a limited number of reasons a company might need it.

The holiday season doesn't have to be an open door to identity thieves. According to the FBI and FTC, you cannot stop Identity Theft, but by following these simple tips you can minimize your risk and not make yourself an easy target. For Federal Trade Commission resources on identity theft, visit [www.idtheft.gov](http://www.idtheft.gov).

If you find this information of benefit, please forward to your friends and family. The threat of Identity Theft is very real, but you don't have to let identity thieves spoil your holiday season. We wish you a Blessed and Safe Thanksgiving and Christmas Season!

*Contact Bert and Bing Howard for additional information on Identity Theft and legal solutions, and no-cost presentations for your business, church, association or group, Tel 1-361-442-3971/3776, Toll-Free: 1-888-753-3031, Website: [www.iHelpFamilies.com](http://www.iHelpFamilies.com) - "Bad things happen to good people! If you don't know your rights, you don't have any!"*