



Brought to you by:  
**CONSUMER FEDERATION OF AMERICA**

### *Have a Jolly, ID Theft-Free Holiday Season*

11/21/11

By Mark Pribish

Vice President and ID Theft Practice Leader

Merchants Information Solutions, Inc.

*The holiday season is prime time for identity theft criminals. Your name, address, and phone number, your date of birth, your Social Security number, driver's license number, health insurance number, student ID number or employee ID number, your financial account numbers, your passwords – these bits of information can be like presents under the tree for identity thieves who know how to use them for their own fraudulent purposes.*

*By following these ten easy tips during the holiday season and throughout the year, you can reduce the possibility that you or your family members could become identity theft victims.*

- 1. **Keep your computer safe.** Regularly update the security software (e.g. anti-virus, firewall and anti-malware etc.) on all of your computers to keep identity thieves from stealing the account numbers and other personal information that you use online. And use smart passwords, not your date of birth or other personal information that might be easy for someone else to guess.*
- 2. **Take care with contests.** Online contests to win cash, cars, computers, and tickets, etc. can sometimes be a source of computer viruses. Also be aware that many contests, online or offline, are designed to collect your personal information for marketing purposes.*
- 3. **Check your credit reports.** The end of the year is a good time to request your credit reports through [www.annualcreditreport.com](http://www.annualcreditreport.com). Under federal law, you're entitled to a free report from each of the credit bureaus once a year. Review your reports carefully and inform the credit bureaus if there are any inaccuracies or signs of possible fraud.*
- 4. **Educate yourself about email scams.** Don't open emails and attachments from individuals or organizations that you don't know and trust. Many unsolicited emails are for bogus products or services, or come-ons for fraudulent foreign business deals. Some are "phishing scams" in which the senders pretend to be from financial institutions, retailers or organizations you know and trust asking for personal information. No legitimate company or organization will ask for your personal information via email.*
- 5. **Keep an eye out for your holiday packages.** Thieves follow delivery trucks and grab the packages before the real recipients can retrieve them. This can lead to identity theft if, for instance, the contents of the package contains personal information, such as account numbers or if there is a check from a relative for "little Johnny."*

*Consumers should require a signature upon delivery or have a next door neighbor accept packages on their behalf if they won't be home to receive them.*

6. **Get off marketing lists for pre-approved credit.** Crooks may steal these offers from your mail and use them to obtain credit in your name. You can opt-out of receiving pre-approved credit offers at no charge by going to [www.optoutprescreen.com](http://www.optoutprescreen.com).
7. **Be a savvy online shopper.** Do business with companies you know and trust. If you're unfamiliar with an online business, research the company by searching for complaints about it. Also read its privacy policy so you understand how the personal information you provide will be used. Paying with a credit card rather than a debit card or checking account gives you the most legal protection in case the goods or services are misrepresented or never delivered. When you provide your payment information, look to see if the address at the top of your computer screen changes from http to https or shttp – that means that your account number is being “encrypted” – turned into code so that no one else can read it.
8. **Shred it and forget it.** Buy a holiday gift for yourself – a cross-cutting shredder – and use it to dispose of any documents you no longer need that contain your personal information. (For those types of documents that you do want to retain, keep them in a locked drawer or cabinet.)
9. **Be careful what you share.** Using social media is a great way to keep in touch with friends and relatives, but don't post your address, Social Security number, birth date or other personal information. And be aware that digital photos may have geocoding features that reveal the locations where they were shot (such as your home). Use the privacy settings on the social networks that you use to limit the personal information that you share.
10. **Be wise when you use wireless Internet connections.** Identity thieves can hack into unsecure wireless Internet networks and see what you are viewing, like your bank account information. Only connect to wireless networks that require a network security key or certificate. The information sent over these networks is encrypted, which can help prevent from unauthorized access. You will know this by the text indicating if a wireless network, such as a free Internet connection at an airport, is security enabled or not. If you use a wireless Internet connection at home, be sure that the security features are turned on and set your own password, rather than using the default password.

*Finally, to stop pickpockets from stealing your personal information while you're doing your holiday shopping, tuck your purse under your arm or place your wallet in a front pocket rather than a back pocket. Don't set your purse or wallet down where someone may be able to grab it.*