



Consumer Credit Counseling Service
of Maryland and Delaware, Inc.

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Helping people help themselves through Education, Financial Counseling and Debt Repayment

DON'T FALL VICTIM TO POST-HOLIDAY IDENTITY THEFT THIS YEAR

(BALTIMORE, MD) With Christmas just past, many of us plan to hit the mall or go online to return gifts or take advantage of post-holiday sales. Identity thieves recognize this trend and hope to take advantage of distracted consumers. Here are a few strategies that may help you avoid falling prey to their costly ploys.

In-Store Identity Theft Precautions

Start by taking precautions *before* you ever leave home:

- Limit the pieces of ID you plan to carry, and consider leaving your debit card at home given it offers a direct link to your bank account.
- Write "Check Photo ID" on the back of your credit card. This may prevent thieves from using it if it's stolen.
- Never take your Social Security card with you on trips to the mall, and don't provide it to vendors over the phone or online.

While shopping:

- Protect your purse, wallet and other valuables. If you carry a purse, loop the strap over your shoulder and keep the clasp-side against the front of your body. Do not carry your wallet in your back pocket, where it is easily accessible to thieves. Don't leave these items, your laptop, or personal mail in the trunk or glove box of your car when it is sitting in a mall lot or at home.
- At the purchase counter, be on your guard. Keep your credit card out of sight and watch for "shoulder surfers" who may try to copy your credit card account or take a picture of it with their cell phone when you're standing in line to make a purchase.
- Before you hand a credit card to a clerk or write out a check, shield your account numbers and personal information with your hand or arm to keep them safe from prying eyes.
- If you're asked to provide sensitive information during a purchase, write it down instead of sharing it verbally. Place credit receipts safely in your wallet instead of leaving them in a shopping bag.

- While you're out, only use ATMs with camera monitors such as those found in bank lobbies. Freestanding kiosk-style ATMs in less secure locations are more likely to be infected by skimmers (electronic devices that automatically record account and PIN numbers.) If you have to stand in line to use an ATM, keep your debit card hidden, and be aware of anyone standing nearby. When you're at the machine, shield your transaction with your body to keep thieves from obtaining your PIN when you log in.

Online Identity Theft Protection

Before you make transactions on the web:

- Know who you're dealing with, and only buy from reputable vendors with secure sites. To tell if a site is secure, check its web address. Securely encrypted site addresses begin with "https" and feature a paddle lock icon next to the address bar.
- Protect your passwords. When opening accounts, choose difficult passwords that use a combination of letters, numbers, and other characters. Regularly change your password on current accounts. Do not use the same passwords over and over for several accounts. Keep a written password list in a secure place just in case you forget. Do not share your password with family members, friends, or coworkers.
- Whenever possible, request extra online security. Many account providers now offer additional ways for you verify who you are before you conduct business on their site.
- Do not respond to unsolicited emails that promise bargains or free items. These are often just a front for gathering personal information about the people who respond. Never email your personal or financial information, as emails aren't fully secure. Do not respond to unsolicited email promotions and never provide your Social Security number online.

Other ID Theft Measures to Take at Home

- Don't leave receipts in shopping bags, where "dumpster diving" identity thieves may find them once they're discarded. Instead shred and dispose of them in a responsible manner. Confetti shred items that contain bar codes or sensitive data.
- Check to make sure that post-holiday bank, credit card, and Social Security statements arrive on schedule. If you fail to receive a statement or bill, this may be a first sign of identity theft. Once statements arrive, carefully review them for unexplained charges or transactions.
- Do not leave bill payments in an unsecure mail box, where they may be easily stolen. Deposit them in a secure USPS drop box instead. If you don't have a mailbox that locks, consider getting one this year.

If you suspect that you may be a victim of ID theft, don't wait. Access the Federal Trade Commission website at consumer.gov/idtheft to learn how to deal with this problem. The sooner you act, the better chance you'll have to recover your identity.

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Consumer Credit Counseling Service of MD & DE, Inc. (CCCS) is an accredited nonprofit agency that has served the local community since 1966. CCCS is dedicated to helping individuals and families resolve their financial problems. We promote the wise use of credit through education and confidential budget, money management counseling, and housing counseling. MD State License #14-01.