



Senior Nugget - August 2016

IDENTITY THEFT - Ways To Avoid It

~ **Guard your personal information: never give out your Social Security or credit card number, checking or savings account to anyone unless you initiate the contact.**

~ **Use strong passwords to safeguard personal and smartphone data. Can't recall passwords use: www.dashlane.com or www.lastpass.com**

~ **Do NOT carry your Social Security card or Medicare Card in your wallet or purse, unless you're going to the doctor**

~ **Get off mailing lists: Put a stop to pre-approved credit-card offers, a gold mine for ID thieves. To stop these, go to: www.optoutprescreen.com or Call 1-888-567-8688. Social Security number and birth date of birth will be requested.**

~ **How to get off junk mail rosters: www.dmachoice.org and reduce telemarketing calls at www.donotcall.gov. Include your cell phones on Do Not Call list.**

~ **Be aware of unknown emails - don't click on links in emails from strangers, or those claiming to be from Social Security, IRS or other government agencies, or from your bank, phone or credit card company warning of a 'problem'. This can result in identity-stealing malware being installed on your computer.**

~ **Protect your computer, install antivirus software**

(www.avg.com and www.avast.com for free options; set up for security updates

~ Secure your mail: Empty home mailbox quickly or buy a locked mailbox to deter thieves. Place outgoing mail at a U.S. Post Office, not from home mail box

~ Shred unneeded documents: Buy a crosscut paper shredder; shred all unneeded records, receipts, statements, pre-approved credit offers and papers with financial or personal information

~ Monitor your accounts: Review monthly bank and credit card statements. Check with bank or credit card issuer to see if they offer free alerts. Join www.eversafe.com or LifeLock to check your accounts (there is a monthly fee).

~ Watch your credit: Check your credit report at: www.annualcreditreport.com or call 1-877-322-8228. You can obtain one free report a year from Equifax, Experian and TransUnion. Consider staggering your requests to get one free copy every four months

~ Set up security freezes: No plans to apply for new credit, loans, insurance or utility services, then freeze your credit reports so crooks can't open new accounts in your name. Rules and fees vary by state. Set up security freezes with www.equifax.com, www.experian.com and www.transunion.com. Eliminate your name/address from mail/magazines before tossing or donating



**HAPPY BIRTHDAY
TO ALL BORN IN AUGUST**

For review of back issues: Senior Nuggets are on Atholton's website