

IDENTITY THEFT: HOW TO PROTECT YOURSELF

CREDIT REPORTS

Monitoring your account information diligently is one of the best ways to keep your personal information under control. At least annually, check your credit report from each of the three major credit bureaus for fraudulent activity. Through the Annual Credit Report Request Service, you are entitled to one free report per year from each of the three credit bureaus. You may be entitled to additional free reports if you've been a victim of identity theft. If you find inaccuracies on your report, dispute them immediately and contact the involved creditors or other parties.

GPO offers its members free credit reports and credit counseling to go over your report in any fraud suspicion scenario.

Credit reports show your current/previous addresses, places of employment, public records, recent credit inquiries, balances, names of creditors, open dates and current status on loans and lines of credit.

PERSONAL INFORMATION

- Keep all identification and financial documents in a safe and private place.
- Provide personal information only when you know how it will be used, you are certain it won't be shared, and you have initiated contact and know who you're dealing with.
- Make all passwords hard to guess by using a complex combination of numbers and upper and lowercase letters.
- Request a vacation hold if you can't pick up your mail and deposit outgoing mail in post office collection boxes or at your local post office.
- Be aware of your workplace's security procedures and keep your purse or wallet in a safe place.
- Do not carry your Social Security card, or have it or your driver's license number printed on your checks.

CREDIT CARD, ATM OR CHECKING ACCOUNTS

- Shred all statements and pre-approved credit card offers with a crosscut shredder.
- Be aware of people behind you at the ATM, or anywhere else you swipe your card. If you give your credit or debit card to someone for a transaction, watch them swipe it and inspect the receipt accuracy.
- Know your billing cycles and contact your creditors if your statements don't arrive on time.
- Know where your checkbook is at all times. When you write a check be sure to print firmly and use indelible ink. Check our account statement for accuracy.
- Examine your banking transactions online or on your statement regularly.
- At GPO, we have a great online banking feature to turn off your cards when you have lost them. Even in the situation you may misplace your card we also have a feature you can re-activate your card once it is found.
- The Thruway has become a fast high-volume avenue for scammers, placing a skimming device over a gas pump card reader to steal information when you are trying to fuel up and get back on the road.

COMPUTERS

- Keep your computer virus protection software updated and use a firewall program to prevent your computer from being accessible to hackers.
- Do not download files or open hyperlinks sent from people you do not know.
- Use a secure browser to guard your online transactions. Enter personal and financial information only when there is a "lock" icon on the browser's status bar and look for the URL to read "https" instead of the unsecured "http" designation.
- If you must store personal and financial information on your laptop, use a strong password that is a hard-to-guess combination of upper and lowercase letters and numbers, don't use an automatic log-in feature, and always log off when you're finished.

IDENTITY THEFT: RESOURCES AND CONTACTS

RESOURCE	CONTACT INFORMATION
Better Business Bureau	bbb.org
Federal Trade Commission (FTC)	consumer.ftc.gov identitytheft.gov
Financial Fraud Enforcement Task Force	stopfraud.gov
Internal Revenue Service	irs.gov/individuals/identity-protection
National Cyber Security Alliance	staysafeonline.org
U.S. Department of Homeland Security	dhs.gov US-CERT.gov dhs.gov/stopthinkconnect
U.S. government's Online Safety site	onguardonline.gov
Do Not Call Registry	1-800-382-1222 donotcall.gov
Unsolicited credit and insurance offers	1-888-567-8688 optoutprescreen.com
Attorney General's hotline	1-800-771-7755 ag.ny.gov/comments-mfcu
Medicaid Fraud Control (Syracuse office)	(315) 423-1104

CREDIT BUREAUS	
Experian	1-888-397-3742 experian.com
TransUnion	1-800-888-4213 disclosure.transunion.com
Equifax	1-800-685-1111 equifax.com