

## **20 Ways to Reduce ID Fraud Risk**

1. Sign up for bill presentment and payment, preferably through a single trusted provider where payment information, passwords, settings and monitoring can be consolidated.
2. When comparing sites for viewing e-statements, look for a no-liability guarantee of payment, an easy-to-use site and extended-hours customer service.
3. Sign up for e-mail based account alerts.
4. Request that your provider turn off paper copies of all statements and bills. If you print out paper copies, store them safely.
5. View online statements and bills weekly, particularly for financial accounts.
6. Sign up for automatic deposits of any regular payments.
7. Use hard-to-guess unique passwords, change them regularly and record them in a safe place.
8. Don't respond to e-mails that ask you to log in or update data. Only log into secure sites after directly typing and double-checking the URL.
9. When buying or selling at auction sites use P-to-P payments and take extra precautions with parties that lack a success rating.
10. Avoid transacting with higher-risk or unknown online merchants such as those in the adult sector (where fraud is more common)
11. Retrieve paper mail promptly and never place checks in your personal outgoing mail.
12. Never release you Social Security number or other private information unless you have no other option, and avoid divulging such information over the phone.

13. If account activity looks suspicious or important mail is delayed, check with the merchant or biller immediately.
14. If fraud is detected, contact credit bureaus and take advantage of all recourse and protection methods.
15. Destroy pre-approved offers of credit and other private information.
16. Add your name to all available telemarketing deletion lists and ask callers to place you on their "do not call" list.
17. Don't discard a computer without deleting all personal data.
18. Photocopy contents of wallet in case of theft.
19. View credit reports at least once a year.
20. If you need more confidence before using bill payment, make your first check out for \$1.00, payable to yourself and see what happens.