WINN, BEAUDRY & WINN

Take Ten Steps Today to Protect Your Identity!

Identity theft is clearly on the rise in the United States. In a report release in February, 2013 by Javelin Strategy & Research, almost 13 MILLION people were victims of identity theft in 2012, and E-thieves made off with an estimated $21 billion in assets. Identity theft is the NUMBER ONE consumer complaint reported to the Federal Trade Commission.

Did you know? The fastest-growing segment of identity theft is from consumers aged 19 or younger. The biggest vulnerability people have to identity thieves is through an active Social Security number. Too often, parents hand these out without thinking to schools, coaches, and other kids' organizations without checking where they might end up.

Don't let identity theft happen to you! Take action today so you don't have to go through a very painful process. Below is a list of suggestions to help protect your identity and your valuable financial and personal information.

1. Use a cross-cut shredder and destroy all papers you typically throw out that contain financial account numbers and/or Social Security numbers (SSN).
2. One common way that identity thieves gain access to your financial accounts is by stealing your mail. To avoid confidential financial information coming to your home, sign up for paperless on-line statements whenever possible and pay bills on-line as well, utilizing encrypted services.
3. Never give your Social Security number over the phone. Too many scammers are posing as representatives of banks or credit card companies and all they need to unlock your funds is your SSN.
4. Although many legitimate charities raise money over the phone, it's not wise to participate in on-line solicitations or to give credit card information to a stranger. Too often, it's fraud. If you believe in a charity, ask for a website where you can make an on-line donation or mail a check.
5. Do not carry your Social Security number or those of your children in your wallet or purse. If necessary, make a photocopy of the card, cut off the last four numbers of the Social Security number, and carry that photocopy with you on a daily basis.
6. Do not put Social Security numbers OR account numbers and passwords in your Outlook, Yahoo, Gmail or similar records. This is especially true if you sync your smartphone to these data records.
7. Some schools and children's organizations ask for your child's Social Security number during registration. Ask if this is optional—which it usually is. Many organizations are dropping the requirement to collect this information because of growing security concerns. If required, talk with an official to find out why, and what steps will be taken to safeguard the information.
8. Youth coaches often ask for birth certificates and Social Security cards. Show the papers to the coach and then put them in a sealed envelope. Using colored ink, write your name across the sealed flap and initial the back of each page that you place in the envelope. At the end of the season, you will know if you got the originals back. Ask where the papers will be stored during the season.
9. If you get an email from a trusted business asking you for information, call first to make sure it's legitimate. Large, modern businesses don't operate that way. One very common scam is to send you emails that look as if they came from the IRS. The IRS does not contact people via email! Scammers have learned to dress up emails to look very official and they fool thousands of people every day.
10. Keep your electronic devices secure. Protect your phone and laptop with passwords. Avoid sending emails or data over a public wi-fi. Invest in security software such as Norton or McAfee. When you are finished with an electronic device, be sure to scrub it clean of data before you dispose of it.
11. Bonus! You've heard it too many times already but most ignore the advice until it is too late. Use passwords for all your on-line accounts that include a nonsensical combination of letters, numbers and special characters. Any account with a password recognizable by a dictionary, calendar or atlas can be easily hacked into.

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