

# It's *Your* Identity... Protect It!

Nine million Americans had their identities stolen recently. To help you take a proactive role in protecting your personal information, follow these important tips:

## 1

### Protect Your Personal Information.

- **Be careful when you receive suspicious phone, mail, and e-mail solicitations.** Never give personal information over the phone and never click on unfamiliar e-mail links.
- **Safeguard your computer using antivirus and firewall software.**
- **Ask your landlord, your doctor and the businesses you frequent how they protect your personal information they keep on file.**
- **Limit the cards you carry.** Never carry your Social Security card in your purse or wallet. Only carry credit or debit cards you plan to use and store others in a safe place.

## 2

### Monitor Your Mail.

- **Know when your monthly bills and account statements typically arrive.** You will be on alert when something is missing from the mail.
- **Review your bank and credit card statements for unusual activity.**
- **Stop mail service during vacations.** Call the U.S. Postal Service toll-free at 1-800-275-8777.

## 3

### Be Aware When Shopping

- **Check receipts.** Make sure receipts do not show your credit card's expiration date or more than its last five digits. By law, businesses must remove these numbers from customer receipts.
- **Be alert when handing over your credit card.** Some store employees have used handheld machines illegally to swipe cards and use the information to crack into accounts.

# 4

## Reduce Paper

- **Just shred it!** Shred papers you no longer need to save and might normally throw out that contain personal information, such as your:
  - Social Security Number
  - account numbers
  - password/PIN information
  - birth date
  - private contact information
  - signature
- **Go paperless.** Request online account statements and pay online whenever possible.

# 5

## Too Late to Prevent Identity Theft? Take Action Quickly

- **Report it.** Report identity theft to your local police precinct and file a complaint with the Federal Trade Commission (FTC). Keep copies of the report and the complaint.
- **Consider a freeze.** A credit freeze restricts others from accessing your credit report without your consent. A freeze may delay or prohibit the approval of applications, such as new loans, credit cards, mortgages, insurance, rental housing, employment, investments, licenses, cellular phone service, and more. Place a credit freeze by contacting the three credit reporting agencies: Equifax, Experian, and TransUnion. In New York, you must mail a letter to each agency. Each agency will require different personal information and documentation from you in order to verify your identity. Be sure to confirm each agency's requirements before mailing your letters. Your letters must be delivered by the U.S. Postal Service either by certified or overnight mail. Carefully document all correspondence.



Michael R. Bloomberg  
Mayor

### Department of Consumer Affairs

Jonathan Mintz  
Commissioner

For more information, please visit [www.nyc.gov/consumers](http://www.nyc.gov/consumers)