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DEPARTMENT OF CONSUMER AFFAIRS COMMISSIONER JULIE MENIN URGES NEW YORKERS TO PROTECT THEMSELVES AGAINST IDENTITY THEFT AT THE CITY'S 7TH ANNUAL SHRED FEST

Over the Past Six Years, New Yorkers Have Shredded More Than 270 Tons of Personal Documents

PHOTO OP: Consumer Affairs Commissioner Julie Menin will be available for interviews in Union Square on Sunday, May 18, 10–11 a.m. (rain or shine). LionCage Shredding will demonstrate the shredding process.

Department of Consumer Affairs (DCA) Commissioner Julie Menin and the shredding company LionCage Shredding will gather in Union Square this Sunday to kick off the City's seventh annual Shred Fest, a free paper-shredding event to increase public awareness about identity theft prevention. On Sunday, from 10 a.m. to 4 p.m., New Yorkers can shred personal documents for free at 10 locations throughout the five boroughs. Personal documents such as bank statements, paycheck stubs and credit card applications are shredded in industrial shredders mounted with TV monitors so consumers can verify for themselves that their materials are shredded securely. All shredded material is securely disposed of and recycled. Shred Fest is hosted by the Department of Consumer Affairs in cooperation with the Department of Parks & Recreation, the Department of Sanitation and the Municipal Credit Union. The event also received generous support from Data-Struction, LionCage Shredding, PROSHRED, Smart Shred Mobile Destruction, ShredUp and Time Shred Services. For a list of all locations and identity theft prevention tips, visit nyc.gov/ShredFest (link to: https://www.nyc.gov/ShredFest) or call 311.

"Identity theft continues to be the top national consumer complaint and the Federal Trade Commission reported that last year more than 21,500 New Yorkers filed identity theft complaints," said DCA Commissioner Julie Menin. "Identity thieves continue to find new ways to steal personal information but New Yorkers can take the first step to protecting themselves by shredding documents with personal information. I encourage New Yorkers to come to our 7th annual Shred Fest to safely shred their papers for free

and to get our identity theft prevention tips at nyc.gov/ShredFest (link to: http://www.nyc.gov/ShredFest)."

"Don't be a victim of identity theft! This Sunday, all New Yorkers are encouraged to bring their personal documents to one of the citywide Shred Fest locations to be shredded and recycled," said NYC Parks Commissioner Mitchell J. Silver, FAICP. "Afterwards, we encourage the public to enjoy a weekend day in their parks. Public parks are accessible gathering places and we are pleased to host Shred Fest NYC in many parks throughout New York City. Special thanks to Consumer Affairs, Sanitation and MCU for their partnership on this important event."

"Participating in Shred Fest 2014 is a win-win for New York City," said Sanitation Commissioner Kathryn Garcia. "Residents will benefit with an opportunity to keep their personal information safe and secure, and the environment will benefit as tons of shredded paper will be taken to proper facilities for recycling."

"Municipal Credit Union is pleased to participate in Shred Fest again this year. MCU places a very high priority on keeping our members' information safe and secure, as well as educating our members on identity theft and how it could affect their financial well-being. Our participation in Shred Fest and partnership with the Department of Consumer Affairs is one key way we do this. We hope everyone takes advantage of this opportunity to protect themselves from identity theft and visits one of the 10 Shred Fest locations throughout the city to safely discard their personal information," said MCU VP of Business Development/Member Relations Corey Fernandes.

"With identity theft on a rise and thieves finding various ways to steal your identity, Shred Fest is a great way to destroy your documents safely. Data-Struction is proud to participate in Shred Fest and help spread our knowledge and the importance of destroying confidential records in a secure manner," said Steve Tarulli, Vice President of Data-Struction, Inc.

"LionCage Document Shredding, a leader in online and physical data security is excited to be participating in Shred Fest 2014," said LionCage CTO Moto Mitteldorf. "Virtually every day when turning on the news we hear about hacking and data theft. Our participation in Shred Fest allows us to help educate and protect the public from the epidemic of data and identity theft."

"ProShred is very much looking forward to Shred Fest. This is a great opportunity to meet with people, show them what we can do, and help them destroy their confidential information in a secure and eco-friendly way," said ProShred Sales Executive Gregory James.

"The City of New York deserves a tremendous round of applause and recognition for putting together this massive event; I hope that people will take advantage of this free Shred Fest. Destroying your confidential information is an absolute must, to ensure protection from identity thieves. We, at ShredUp, are always committed to information

destruction and therefore couldn't be more excited about partaking in such a momentous occasion. I would also like to take this opportunity to thank the Department of Consumer Affairs for their hard work and dedication to this event. I'm certain that through DCA's tireless efforts and commitment many New Yorkers have been spared the anguish of becoming victims of identity theft," said Rummy Blau, ShredUp General Manager.

"We are happy to help with this important cause to add to the focus on the need for identity protection," said James Dowse of Time Shred Services.

New Yorkers are invited to bring mail and other documents that contain personal information to be shredded and securely disposed. Stapled documents can be shredded; however, documents bound with metal binder clips cannot. Suggested documents include:

- Bank statements that are at least one year old and do not contain tax-related information
- Pay stubs (only after you have received your Form W-2)
- Credit card applications
- Documents that contain your Social Security Number, account numbers, password/PIN information, birth dates, private contact information and signatures

Free shredding will be available at the following 10 locations across the city:

Bronx

Co-op City

Triangle Plaza at Co-op City Blvd. and Rombouts Avenue; next to Municipal Credit Union

Bx23, Bx30, Bx38, Q50 to Co-op City Blvd. and Carver Loop

Franz Sigel Park

Grand Concourse between 157th Street and 158th Street 2,4,5 to 149th Street Grand Concourse, D to 161st/Yankee Stadium

Brooklyn

Bensonhurst Park

Cropsey Avenue and Bay 29th Street D to Bay Parkway

Cadman Plaza

Cadman Plaza West; opposite Clark Street

A, C to High Street; 2, 3, 4 to Borough Hall; R to Court Street-Borough Hall

Prospect Park

Prospect Park West and 3rd Street 2, 3 to Grand Army Plaza; F to 7th Avenue

Manhattan

St. Nicholas Park

West 135th Street and St. Nicholas Avenue C to 135th Street

Union Square

South Plaza: East 14th Street and Union Square East 4, 5, 6, L, N, Q, R to 14th Street-Union Square

Queens

Flushing Meadows Corona Park

Parking lot: 111th Street between 54th and 56th Avenues 7 to 111th Street

Springfield Blvd.-Pathmark Plaza Shopping Center

Springfield Blvd. between Merrick Blvd. and 135th Avenue Q5 to Merrick Blvd. and Springfield Blvd

Staten Island

Hylan Commons Mall

Parking lot; Hylan Blvd. and New Dorp Road; next to Municipal Credit Union

Shred Fest is part of DCA's ongoing campaign to raise awareness about what New Yorkers can do to protect themselves from identity theft. The campaign also included distribution of nearly 13,000 Shred Fest flyers in English and Spanish and posting more than 500 Shred Fest posters in English and Spanish to promote the free paper-shredding event. Municipal Credit Union also publicized the event in a mailing to almost 300,000 members.

DCA enforces the Consumer Protection Law and other related business laws throughout New York City. Empowering consumers and businesses to ensure a fair and vibrant marketplace, DCA licenses almost 80,000 businesses in 55 different industries. Through targeted outreach, partnerships with community and trade organizations, and informational materials, DCA educates consumers and businesses alike about their rights and responsibilities. The DCA Office of Financial Empowerment (OFE) was launched at the end of 2006 as the first local government initiative in the country with the specific mission to educate, empower, and protect individuals and families with low incomes. OFE creates innovative programs, products, and services for New Yorkers so they can build assets and make the most of their financial resources. Our goal is to increase access to high-quality, low-cost financial education and counseling; connect

individuals to safe and affordable mainstream banking and products and services; improve access to income-boosting tax credits, savings, and other asset building opportunities; and enforce and improve consumer financial protections to safeguard financial stability. For more information, call 311 or visit DCA online at nyc.gov/consumers (link to: http://www.nyc.gov/consumers).

IT'S YOUR IDENTITY...PROTECT IT! FOLLOW THESE TIPS:

Protect Your Personal Information

- Be alert to suspicious offers by phone, mail, text, and email. Avoid giving personal information over the phone, by email, text, or on social media sites. Never click on unfamiliar links even if they are from sources you trust; they could be "phishing" scams that trick you into sharing personal information by looking trustworthy. And remember email addresses and phone numbers can be spoofed (or faked) to look like they are from someone you know.
- Protect your computer, tablet, and smartphone against viruses and
 "malware" with security and firewall software. Avoid typing your personal
 information when using unsecured Wi-Fi; create strong, personal passwords; and
 only download software and apps from trusted sources. Don't overshare personal
 information on social media sites and be cautious with geotagging softwares.
 Visit OnGuardOnline.gov (link to: http://www.onguardonline.gov/) for more
 information on how to be safe, secure, and responsible online.
- Be careful when using public computers. Delete any personal documents and empty the Recycle Bin on the desktop before you log off. Check Internet settings and make sure the computer is set to delete your browsing history. Never use your credit or debit card to make online purchases on public computers.
- Review your free credit report every year. As one way to see if you have been the victim of identity theft, download your free annual credit report at annualcreditreport.com (link to: https://www.annualcreditreport.com/cra/index.jsp).
- Limit the cards you carry with you. Only carry credit or debit cards you plan to use and store others in a safe place. Never carry your Social Security card in your purse or wallet.

Monitor Your Mail

- Be aware when your monthly bills and account statements typically arrive. Be on alert for missing statements in the mail. Sign up for electronic statements and online bill pay to avoid the risk of an identity thief using your mail.
- Review your bank and credit card statements for unusual activity. Even a few minutes' look can alert you early to a problem.

 Put your mail on hold when you go on vacation. Visit <u>usps.com/holdmail</u> (link to: <u>https://holdmail.usps.com/holdmail/</u>) or call 1-800-275-8777 to request Hold Mail Service.

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. The law requires this of New York City businesses.
- Keep your eye on your credit card when making a purchase. Some employees have used handheld machines illegally to swipe card information and use it later to hack into accounts.

Reduce Paper

- **Just shred it!** Machine shred papers you no longer need to save, rather than throwing them out, if they contain personal information such as your:
 - Social Security Number
 - Bank and credit card account numbers
 - Password/PIN information
 - Birth date
 - Private contact information
 - Signature
- **Go paperless.** Request online account statements and pay online whenever possible.

ALREADY AN IDENTITY THEFT VICTIM? TAKE ACTION QUICKLY:

- Close all fraudulent accounts. Call the Fraud Department of each company where an account was fraudulently opened in your name or shows purchases you did not make.
- Report it. Report identity theft to your local police precinct and file a complaint with the Federal Trade Commission (FTC) at ftc.gov/idtheft (link to: http://www.consumer.ftc.gov/features/feature-0014-identity-theft) or call 1-877-ID-THEFT (1-877-438-4338). Keep copies of the report and the complaint.
- Place a fraud alert on your credit report with one of the three credit reporting agencies: Equifax, Experian, TransUnion. By placing a fraud alert on your credit report, creditors must contact you before opening any new accounts or making any changes to your existing accounts. Carefully document all correspondence.
- Consider free, one-on-one, professional financial counseling. Visit nyc.gov or call 311 and ask for an NYC Financial Empowerment Center near you. Counselors can help you sort out your financial difficulties.

IS YOUR BUSINESS PROTECTING CUSTOMERS' INFORMATION? HERE'S HOW:

- Implement security protocols. Review how your business protects customer information i.e., where information is stored and who has access to it and change protocols as necessary to increase security. Train employees so they know the company's privacy policy and how to protect customers' personal information.
- Ask for ID. Employees should ask for identification when customers pay by
 credit card. If employees are suspicious of a transaction and think the card may
 be stolen, they should call the store's credit card processing service and report
 "Code 10." This phrase unobtrusively alerts the credit card company of potential
 identity theft activity.
- **Collect less information.** Only collect the information necessary to complete the transaction and store it only as long as needed. The less customer information you store, the less you have to protect.
- **Restrict access.** Make sure documents that contain customers' identifying information, such as applications or merchant copies of credit card receipts, are not in sight of employees or the public, or otherwise accessible. A locked storage space can offer good protection.
- Safeguard computers. Install antivirus and firewall software on computers and regularly update it. Make sure that password-protected screen savers turn on once a computer is idle.
- Stay current with online security measures. Your technology manager should remain aware of new issues or areas of concern in online security. Check with the Federal Trade Commission at ftc.gov (link to: http://www.ftc.gov/) for recommended resources about technology updates. Use the Federal Communications Commission's Small Biz Cyber planner at fcc.gov/cyberplanner (link to: http://www.fcc.gov/cyberplanner) to create a custom cyber security plan for your company.