



IDENTITY RECOVERY COVERAGE

Panhandle Farmers Mutual Insurance Company Safeguard Yourself Against Identity Theft *Ten Essential Steps You Can Take...*

Your personal information is everywhere. No one can guarantee that you will never be a victim of identity theft but you can reduce your risk. By managing your personal information wisely, being aware of threats and educating yourself you can help guard against identity theft. Here are ten simple steps you can take to reduce the risk of your information being stolen and misused.

1. **Order your credit report.** Order your credit report each year from each of the three major credit reporting agencies. (See listings at end.) Check each report for accuracy and for indications of fraud, such as credit accounts that you did not open; applications for credit that you did not complete; credit inquiries that you did not make; charges you did not authorize and delinquencies that you did not cause. Check identifying information in your credit report to be sure it is accurate including your name, address, and Social Security number.
2. **Guard your Social Security number.** Do not carry your Social Security card with you; store it in a secure place. Avoid using your Social Security number. Release it only when necessary, such as on tax forms, employment records, banking, and so on. When a business asks to use your Social Security number, ask to use another number. Don't have your number printed on your checks and don't supply it to merchants that want to write it on your checks. Finally, check your Social Security Earnings and Benefits statement each year to ensure no one is using your number for employment.
3. **Protect your mail from theft.** Mail outgoing bills from post office collection boxes rather than in an unsecured mail box. Don't leave outgoing mail for your postal carrier to pick up. Pay attention to billing cycles and keep track of incoming mail, particularly tax forms, pay stubs, credit card bills and bank statements. If you don't receive these statements on time, call to find when the statements were mailed. Pick up new checks at the bank rather than having them sent to your home mailbox. Consider a locked mailbox. And, have the post office hold the mail when you are away.
4. **Destroy documents before disposal.** Tear, or better yet, shred your charge and ATM receipts, copies of credit applications, insurance forms, physician statements, checks and bank statements. Also, destroy expired credits cards and convenience checks or credit offers you get in the mail. If you do not want mailed credit offers, contact the three major credit reporting agencies and have your credit report marked "no solicitation."

5. **Shop online with caution.** Use only a credit card when shopping on line, not a debit card. And, designate a single, distinct credit card with a low limit for on-line shopping. Use a secure browser that complies with industry security standards before you provide any credit information over the internet. To determine if a site is safe, look for the "lock" symbols in the status bar at the bottom of your browser window. Look for the words "Secure Sockets Layer" or the acronym "SSL" in the merchant's privacy statement. Never send payment information via e-mail.
6. **Practice Safe Computing.** Update your virus protection software regularly. Download and install security patches for your operating system or browser. Use a firewall program, especially if you use a high-speed Internet connection like cable, DSL or T-1, which leaves your computer connected to the Internet 24 hours a day. The firewall program will help prevent persons from accessing your computer and accessing personal information. Before you dispose of a computer use a "wipe" utility program to overwrite the entire hard drive and make files with personal information unrecoverable. Never store personal information on a laptop computer which is more easily stolen.
7. **Pick your PINs carefully.** Do not use any part of your Social Security number for any Personal Identification Number (PIN). Also, don't use anything a thief could easily deduce, such as birth dates, pet's name, mother's maiden name, address, telephone number, or consecutive numbers. Memorize all your PINs, and do not write them down anywhere. Finally, shield the PIN pad when you are entering the number in a retail establishment or at an ATM to prevent others from observing your PIN.
8. **Lock important documents.** Keep all documents with personal or account information under lock and key in your home. Don't leave them unsecured and accessible to visitors. Always keep your purse or wallet in a safe place at work, preferably a locked drawer. Carry only those cards you need.
9. **Record your credit and bank account information.** Make a list of, or photocopy, all of your credit and debit cards, including the account number, expiration date, credit limit and the telephone numbers of customer service and fraud departments. Safeguard these lists; if one of your cards is stolen, you can contact card issuers and banks faster with the right information. Make a similar list for your bank accounts.

10. **Don't take that call.** Don't give out personal information on the phone, through the mail or over the Internet unless you've initiated the contact. Identity thieves may pose as representatives of mortgage companies, banks, credit card companies, Internet Service Providers and even government agencies to get you to reveal your personal information.

Ordering Your Credit Report From Major Credit Reporting Agencies

Regular periodic review of your credit file disclosure, commonly called a credit report, is an essential step in protecting ones identity. We recommend that you order your credit report from each credit reporting agency once a year. It is best to sequence your requests every four months rather than obtaining all reports at once. That is, order your credit report from one agency and in four months order it from another and so on. That way you are in a better position to detect problems through the course of the year.

Annualcreditreport.com

This website allows you to request a free* credit report once every 12 months from each of the nationwide consumer credit reporting companies: Equifax, Experian and TransUnion.

*Eligibility for an annual free credit report is determined by your state of residence based on the rollout schedule set by federal law. The website lists when a free credit report becomes available in your state.

Equifax

P.O. Box 105069
Atlanta, GA 30348
Request Credit Report: (800) 525-6285
<http://www.equifax.com>

Experian

P.O. Box 9532
Allen, TX 75013
Request Credit Report: (888) 397-3742
<http://www.experian.com>

TransUnion

P.O. Box 6790
Fullerton, CA 92835
Request Credit Report: (800) 888-4213
<http://www.transunion.com>