



Don't Let Your Identity Be a Holiday Gift

The holiday season can be a busy and stressful time. The malls are packed with crazed shoppers and we are distracted by our endless to do lists. Identity thieves take advantage of this chaotic situation. Now is not the time to let your guard down. The last thing you want to give away this holiday season is your identity! The Federal Trade Commission points out that identity theft is at its highest during this festive season.



- **Protect your mail.** Be careful with your incoming and outgoing mail during the holidays. If you are traveling this holiday season put a hold on your mail and have it kept for you at the post office. Deliver mail to the USPS if possible and never leave mail in a postal box after the last pick up of the day.
- **Check your charities.** 'Tis the season of taking as much as giving, and there's always an increase in the number of bogus charities asking for credit card donations throughout the holiday season. This could be by phone, mail, or email. These scams will spoof well-known charity organizations, or use similar sounding names to trick you into giving what is not deserved. Contact the charity of your choice directly.
- **Don't open that eCard.** Be leery of online greeting cards. Electronic greeting cards can be utilized to hide things like computer viruses, spyware, and Trojans that can target your identity.
- **Use your credit card.** Don't use checks and don't use a debit card. Either of these forms of payment draw money directly from your bank account. If fraud occurs it can be harder to get the money reimbursed.
- **Secure your credit cards.** When paying for a purchase in store, shield your credit card. Keep it in your hands with the numbers covered until it is time to swipe your card. Immediately put it back in your wallet. Make sure you have your card secure before walking away.
- **Whittle down your wallet.** Limit the amount of identifying information you carry with you. If your wallet or purse is stolen it is much easier to notify one or two credit card companies than a plethora of major carriers and department stores.
- **Don't trust your email.** Don't ever give any personal information or banking details over an email, text message, or call no matter how official it sounds. The newest scam is receiving an email or text with an 800 number to call with an automated system to verify your account and personal information.
- **Shop on secure websites.** Shopping online can be safer for your identity than shopping in person, but you need to make sure you adequately protect your computer and that you shop on secure websites. When you begin shopping make sure that the website address in your browser changes from `http://` to `https://` - this lets you know that your private information (name, credit card number, address, phone) will be encrypted making it harder for hackers to steal it. Finally, if the Lock symbol appears in the bottom right-hand corner of your browser, click on it and make sure that the security certificate belongs to the store at which you are shopping.
- **Know your surroundings.** Pick pockets and purse snatchers are on the rise during the holidays. Carry your wallet in your front pocket and don't leave your purse unattended. Be careful at the ATM. Thieves will install card readers in the machine and even place cameras to capture your PIN. If anything looks or feels suspicious report it and move on.

Your private information is your property. You can never be too safe when it comes to your personal information. By understanding the risks and taking extra precautions, you can give yourself peace of mind this holiday season.