## **Tips for Avoiding Identity Theft:**

• Never throw away ATM receipts, credit statements, credit cards, or bank statements in a usable form.

• Never give your credit card number over the telephone unless you make the call.

• Reconcile your bank account monthly, and notify your bank of discrepancies immediately.

• Keep a list of telephone numbers to call to report the loss or theft of your wallet, credit cards, etc.

• Report unauthorized financial transactions to your bank, credit card company, and the police as soon as you detect them.

• Review a copy of your credit report at least once each year. Notify the credit bureau in writing of any questionable entries and follow through until they are explained or removed.

• If your identity has been assumed, ask the credit bureau to print a statement to that effect in your credit report.

• If you know of anyone who receives mail from credit card companies or banks in the names of others, report it to local or federal law enforcement authorities.