

# Protect your identity

Each year, as many as nine million Americans' identities are stolen. To help protect your identity, follow these important tips:

## 1 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 email 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 geo-tagging softwares. Visit [OnGuardOnline.gov](https://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](https://annualcreditreport.com).
- **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.

## 2 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 [usps.com/holdmail](https://usps.com/holdmail) or call 1-800-275-8777 to request Hold Mail Service.

## 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. 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.

## 4 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.

## 5 Think You're the Victim of Identity Theft? Act 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](http://ftc.gov/idtheft) 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](http://nyc.gov) or call **311** and ask for an NYC Financial Empowerment Center near you. Counselors can help you sort out your financial difficulties.

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