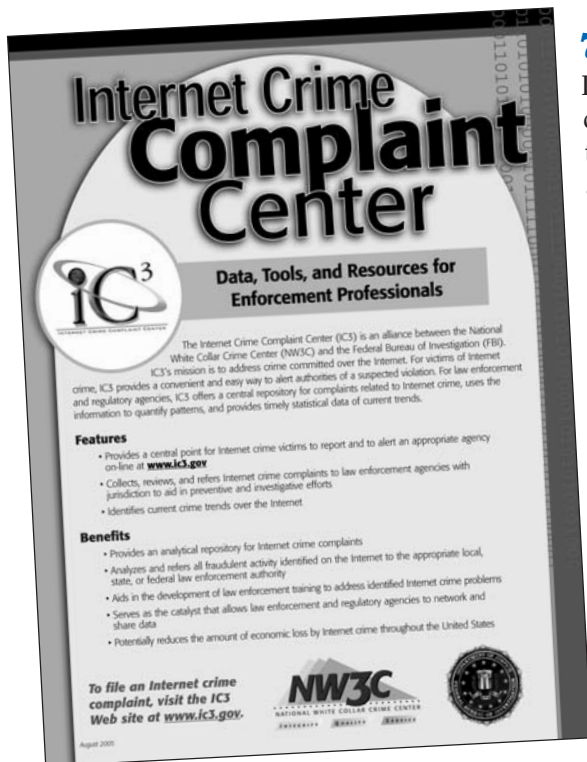


Protecting Your Identity Continued from page 13.

- Never send a user name, password or other confidential information via e-mail.
- Consider turning off your computer when you're not using it or at least putting it in standby mode.
- Don't keep passwords, tax returns or other financial information on your hard drive.



7 steps to clean up the mess

If you suspect your identity may be compromised, place a fraud alert with the three credit bureaus. When you place an alert, you are entitled to a free copy of your credit report. After that, take advantage of the free annual reports the bureaus are required to give all consumers. Stagger your requests so that you get a report every four months.

- If you've been phished, contact the bank or company named in the fraudulent e-mail. You also may want to notify the **Internet Crime Complaint Center** (www.ic3.gov/complaint/default.aspx) and forward the e-mail to spam@uce.gov.

If you are the victim of identity theft, take the following steps:

- Make an identity-theft report to the police and get a copy. File a complaint

with the **Federal Trade Commission** (www.ftc.gov/bcp/edu/microsites/idtheft/). Also, contact the office of your state's attorney general; you may be able to file a report there.

- Close accounts that have been tampered with. Contact each company by phone and again by certified letter. Make sure the company notifies you in writing that the disputed charges have been erased. Document each conversation and keep all records.
- Place a seven-year fraud alert or a "freeze" on your credit reports. (See "Lock your credit away from ID thieves." [<http://articles.moneycentral.msn.com/Banking/FinancialPrivacy/LockAwayYourCreditFromIDThieves.aspx>])
- Begin the process of having the fraudulent information removed from your credit reports. (See "Don't let credit-report errors fester." [<http://articles.moneycentral.msn.com/Banking/YourCreditRating/DontLetCreditReportErrorsFester.aspx?f=25&MSPPErrors=-2147197912&lc=1033>])
- Consider purchasing identity theft insurance. It cannot protect you from becoming a victim of identity theft, but it can help you pay the cost of reclaiming your financial identity.
- Find victim support at the Identity Theft Resource Center (www.idtheftcenter.org/index.html).

15 must-know tips for protecting your identity

By Dani Arthur • Bankrate.com

At some point, we've all wished we could change places with someone else, preferably someone rich and famous. Guess what? There are plenty of people who'd love to be plain-old you, and they'll go to great lengths to get their hands on your identity.

More than half a million people find themselves victims of identity theft each year. If you're an ID thief's mark, you'll likely face years of lost money and added frustration as you work to clean up the mess.

The best protection is prevention. Here are some tips to safeguard your good name:

1. Be watchful of shoulder-surfers. At ATMs and phone booths, thieves will stand close enough to see PIN numbers punched in by users.
2. Mind those credit card receipts, especially since only a few credit card receipts have stopped listing full account numbers and expiration dates. Put the charge slip copies in a safe spot until your credit card bills arrive.
3. Buy a shredder and use it. Shred everything, including credit card receipts (after you've reconciled your bill), old bank statements, medical statements, everyday bills, and pre-approved credit card offers. Any document that has personal financial information on it can give an identity thief a foothold into your life.
4. Write clearly on all credit applications. Consistently and completely fill in all credit and loan applications using your full name, first, middle and last. Every bill that comes to your house should be addressed exactly the same.
5. Monitor your credit accounts carefully, so you'll know if a bill's missing or unauthorized purchases have been made. **Close out unused credit cards.** Cutting them up is not enough.
6. Limit the number of credit cards you carry. The fewer cards you have, the easier it is to track them.

7. Get a credit report at least once a year and clean up any errors. Look for personal information and credit accounts that are not yours. **Credit bureaus make mistakes.**
8. Never leave paid bills in your mailbox for the mail carrier to pick up. Drop them off at a post office box.
9. If you're moving, contact all your creditors and update them of your address changes immediately. You don't want credit information and new credit cards being delivered to the wrong address. Likewise, if your credit card expires and you don't receive a new one, call your creditor immediately.
10. Protect your Social Security number. **Only give your Social Security number when absolutely necessary.** Avoid using it as your account number whenever possible. If merchants demand it, ask for an alternate number and take your business elsewhere if they insist on writing it on your check. Likewise, don't print it on your checks.
11. Never carry your Social Security number and driver license together in your wallet.
12. Don't provide your Social Security number, bank account number or credit card number to anyone who contacts you through telephone solicitation.
13. If you're shopping with an online merchant for the first time, look for the Trust-e symbol or a Better Business Bureau online seal. These indicate the seller has been independently audited and deemed trustworthy.
14. Make sure any online credit card charges are handled through a secure site or in an encrypted mode. You'll know you're on a secure site if the Web page on which you conduct your transaction begins with *https* instead of the usual *http*.
15. Only shop on websites that offer a privacy policy. Know how your personal information will be handled. Print out privacy policies, warranties, price guarantees and other important information. ●

A candidate for city council was doing some door-to-door campaigning, and things were going pretty well, he thought, till he came to the house of a grouchy-looking fellow. After the candidate's little speech, the fellow said, "Vote for you? Why I'd rather vote for the Devil!"

"I understand," said the candidate, "but in case your friend is not running, may I count on your support?"



"He was bred for sniffing out drugs."

Need to contact the PBA?

Call: 1-800-733-3722