

Be safe online.

Take a few minutes to check out these helpful tools. Below are links to government websites and resources concerning online identity theft and steps you can take to protect yourself online.

- OnGuard Online - www.onguardonline.gov
- Federal Trade Commission - www.ftc.gov
- [Take Quiz](#) - Take quiz to test how much you know about keeping your identity safe
- [Get your Credit Report](#)

More and more people are turning to electronic means to handle their financial responsibilities and thus, it is necessary to take precautions to protect your identity. Take this short quiz to see if your identity is safe. You can check your answers immediately.

True or False?

1. It's okay if I carry my Social Security card with me. Identity thieves need far more than this number to successfully my identity.
2. By shredding a lot of mail that contains my personal information on it, I am helping to deter potential dumpster divers, who might take my mail and steal my identity.
3. I don't need to check my credit that often; I know its rock solid and I live in a safe community where identity thieves aren't likely to strike.
4. I can use passwords like my birthday, my mother's maiden name, or the last four digits of my Social Security number when I'm online.
5. If I think my identity has been stolen, I need to close any accounts that have been tampered with, place a "Fraud Alert" on my credit reports, file a police report, and contact the Federal Trade Commission to file a complaint.
6. If I don't enter my personal information online, I probably don't have to worry about identity theft.

Answers

1. ***False.*** Identity thieves are clever and can do quite a bit of damage using your Social Security number. Your Social Security number is as good as gold so it's important to protect it. ***Don't*** carry your Social Security card with you or write your Social Security number on a check. Find out why someone needs it, or ask to use another form of identification.
2. ***True.*** Our trash can be a treasure trove for identity thieves because of what we might throw away, like bank or credit card statements which can include sensitive information. Shred all mail or documents that include personal information.
3. ***False.*** It is crucial to monitor your financial accounts and billing statements regularly. Identity thieves are sneaky and sophisticated, and sometimes, the way people find out their identity has been stolen is by checking their credit reports. Visit www.AnnualCreditReport.com or call **1-877-322-8228** to order your ***FREE*** credit report each year.
4. ***False.*** Don't use obvious passwords like your birth date or mother's maiden name. Identity thieves are likely to start with this information, knowing that many people rely on "easy-to-remember" passwords to protect their most sensitive information.
5. ***True.*** Once your identity has been stolen, the thief has your good name and credit at their fingertips. Alerting the proper authorities can stop further damage to your identity and help law enforcement protect you and others. ***Notify authorities immediately!***
6. ***False.*** Skilled identity thieves may use a variety of methods to get your information, such as stealing your mail, wallet, or purse, obtaining personal information posing as legitimate business people; stealing personnel records from employers, or hacking into computers.