



Sheriff
Coy Reid

Identity Theft

Protect Your Good Name

Catawba County
Sheriff's Office
100 B SW Blvd.
Newton, NC 28658
828-464-5241

Email:

www.catawbacountync.gov/depts/shf/

Guard Your Personal Information

CARRY ONLY WHAT YOU NEED

- Limit the number of credit cards you carry.
- Don't carry your Social Security card.
- Don't carry personal identification numbers (PIN) in your wallet or purse.

PROTECT YOUR SOCIAL SECURITY NUMBER

- Don't carry your Social Security card in your wallet.
- Give your Social Security number (SSN) only when absolutely necessary.
- Ask why a SSN is needed, who has access to it, and how it is kept confidential.
- Don't print your SSN & driver's license number on your checks.

FINANCES

- Limit the number of credit cards you carry.
- Watch billing cycles for missing bills. Contact your creditors if you notice that a bill is missing. Review monthly bills for odd charges.
- Keep copies of all credit cards (front and back) in a safe place in case of a lost or stolen card.
- Use automatic deposit for payroll, social security, or other federal benefit checks. For automatic deposit of federal checks call Go Direct at 1-8000-333-1795
- Review your Social Security Earnings and Benefits Statement for errors in your yearly salary. To order a statement, call (800) 772-1213.
- Contact all of your financial institutions to tell them you "opt out" of sharing your nonpublic personal information or credit report information with other businesses.

PROTECT PASSWORDS

- Don't share PINs or passwords, even with close friends or relatives.
- Avoid using easily available information for your PINs or passwords such as your mother's maiden name, your or your family members' birth dates, your SSN, phone number or a series of consecutive numbers (i.e., 1,2,3,4).
- Don't use the same PIN for multiple accounts.

PROTECT YOUR MAIL

- Deposit outgoing mail into a blue postal service box instead of an unsecured mailbox.
- Don't leave incoming mail sitting in an unlocked mailbox.
- Call (888) 5-OPT-OUT to stop receiving pre-approved credit card applications or visiting www.optoutprescreen.com
- Cut down on unwanted mail by contacting the Direct Marketing Association at www.dmachoice.org.
- Report mail fraud and theft to the postal inspector at 1-877-876-2455

Check Your Credit Report Frequently

Get Free Security Freezes

A security freeze stops credit reporting agencies from releasing any information about you to new creditors without your approval, which can stop identity thieves from getting new credit in your name.

- All North Carolinians can get security freezes for free online. For more details, visit www.ncdoj.gov
- Identity theft victims and seniors can also freeze their credit for free by mail or phone.
- Provide your full name, past home addresses, SSN, birth date, and two proofs of residence.
- To get a security freeze by mail or phone, contact the three major credit bureaus:

Equifax Security Freeze
PO Box 105788
Atlanta, GA 30348
1-800-685-1111

Experian Security Freeze
PO Box 9554
Allen, TX 75013
1-866-664-0418

Trans Union Security Freeze
PO Box 6790
Fullerton CA 92834
1-888-909-8872

Get Free Yearly Credit Reports

- You are entitled to one free credit report from each of the three nationwide credit bureaus every year. To get your free reports, go to www.annualcreditreport.com or Call 1-877-322-8228.
- Monitor your credit year round, ask for a free report from a different credit bureau every four months.

Protect Your Information Online

- Beware of emails that ask you to confirm your personal information or account number, or that ask you to transfer money, even if the email appears to come from a bank, Internet Service Provider, business, or charity. Forward the email to spam@uce.gov.
- Never send your SSN or financial account numbers by e-mail. It is not secure.
- Emails that say you've won the lottery, promise you can make a lot of money, or plead for help transferring money are almost always scams.
- Secure websites often have an icon in the shape of a lock in the lower right-hand corner. A secure website's address will change from http to https. The "s" usually means the site is considered secure.
- Read privacy policies and inquire how your personal information will be used.
- Use one low-limit credit card for all online purchases or request a one-time-use number from your credit card company each time you want to purchase online.

Beware of Telemarketers and Other Sales Pitches

- Sign up for the national Do-Not-Call registry at 1-888 382-1222 or www.donotcall.gov to cut down on unwanted telemarketing calls.
- Double check references for door-to-door sales, home repair offers and other products.
- Verify that charities, businesses and even government officials who contact you are who they claim to be before you provide any personal information. If you think the request for information is legitimate, hang up and independently verify that this is a proper request from a real employee. Then call them back at a number you verified not the number they provided to you.
- Sign up for alerts about new scams at alerts@ncdoj.gov or by visiting www.ncdoj.gov