



Live Assured

when shopping this holiday season



'Tis The Season of Identity Theft

November ushers in the season of the warmest memories: Thanksgiving meals, family get-togethers, and of course, holiday shopping. And perhaps the only thing that could disturb these cozy thoughts is the idea of spending your holiday season trying to regain your good credit and name lost to identity theft.

According to the U.S. Department of Justice, the average number of U.S. identity fraud victims annually is 11,571, 900. Of the identity thefts reported, 64.1% involved the misuse of an existing credit card. So before you take to the stores or the Internet this holiday season, be sure to take a few minutes to read over these tips from the Federal Trade Commission to protect your identity.

Offline

- If your personal mailbox is not locked, be sure to remove mail promptly. Never leave your paid bills in your mailbox; deliver them directly to a postal mailbox or the post office.
- Don't tempt an identity thief with a credit card just waiting to be opened. You can opt-out of pre-screened credit offers by calling 1-888-567-8688 or logging onto www.optoutprescreen.com.
- Be sure to shred any document that contains personal information, such as credit offers/applications/cards, checks, insurance forms, bank statements, and prescription labels.
- When you set out for holiday shopping, take only what you need. Never carry your social security or Medicare card with you unless you specifically need it.

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Online

- Be wary of what you share on social media, as this information could be used by an identity thief to answer personal questions. Consider limiting your social network group or limiting what information can be seen by others.
- Do not use the same password for all your accounts. Change your passwords often. Use numbers, symbols, and capitalizations to ensure your password is unique.
- Use encryption software to guard your online transactions, and be wary of wireless networks that are not secure.
- When disposing of an old computer or cellphone, be sure to wipe it clean of any personal information.
- Monitor your financial accounts daily, and report any suspicious or fraudulent activity immediately.

While November may seem like a time of being close with the ones you love, it also a prime season for identity theft with the increase in shopping, postal mail, and internet activity. Protect yourself using the tips above and using caution when sharing personal information. Remember to call your Preferred Mutual independent agent to learn more about our identity theft coverage, with reimbursements ranging between \$5,000 and \$50,000.

