



Identity Theft

An identity thief uses personal information, such as a Social Security number, to: open credit accounts; apply for loans, etc. — all in someone else's credit identity. Millions of people are victimized each year.

Federal law limits your credit card liability to \$50 maximum per card, but the damage done to your credit can be severe, perhaps preventing you from getting a loan, a job or even insurance. CCOA has these tips for you:

Don't keep your Social Security card or your credit & debit card PIN numbers in your wallet or purse.

Guard your Social Security number: The U.S. Secret Service says that it is the "skeleton key" to your credit.

Don't print your checks with your Social Security number on them.

A credit file freeze can prevent someone from opening accounts in your name. For more information, visit the three main credit bureaus at www.experian.com, www.equifax.com and www.transunion.com.

Install a locked mailbox at your home, or rent a post office box to prevent your mail from being stolen.

If a "bank" or "company" calls or e-mails you asking for your credit card number or other personal info, don't give it. Call your bank directly to avoid being conned.

Monitor your bank & credit card accounts online.

Shred financially sensitive papers such as pay stubs.

If planning either a trip out of the country or to make a large purchase, call your credit or debit card company in advance and let them know, or your charges could be denied.

By law, you can get a free copy of your credit reports each year from www.annualcreditreport.com or 1-877-322-8228. Check for errors and fraud. CCOA helps consumers with a free credit report review service. Call for more information or to schedule an appointment.

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