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Avoid Becoming a Victim of Identity Theft

Minimize the INFORMATION a thief can steal - The following are some guidelines to help avoid becoming a victim of identity fraud. If you have already become a victim, see our [Tips for Victims](#).

- **Beware of Fake IRS E-Mails.** the IRS does not initiate communication with taxpayers through e-mail.
- **Don't carry a Social Security Card,** extra credit cards or a passport unless the documents are needed.
- **Memorize your Social Security Number,** any personal identification numbers and passwords. If you write them down, do not record them on anything in your wallet or purse. When creating a password or PIN, do not use digits from your Social Security number, telephone number or date of birth.
- **Sign new credit cards upon receipt.** Save all credit card receipts and match them against your monthly bills. Never throw them away intact in a public trash container.
- **Never loan out your credit card.** Report lost or stolen credit cards immediately.
- **Never give out personal identity information,** especially Social Security or credit card numbers over the phone, unless you know the person or business and you initiated the phone call.
- **Beware of phone or mail solicitations** disguised as promotions offering prizes or bargains designed solely to obtain your Social Security or credit card numbers.
- **Don't leave mail out for pickup** and do have a locked mailbox. Promptly remove mail from your mailbox after delivery.
- **Shred all mail, bills, receipts and financial documents** with your name or identification numbers on them, especially pre-approved offers of credit. Thieves have been known to fish identities out of trash bins.
- **Look over monthly credit card and bank statements carefully.** Follow up if any charges or withdrawals appear suspicious.
- **Order credit reports from the three major credit bureaus at least once a year** and more often if you have been a victim. Check every line of information in your file for fraudulent activity and other discrepancies.
- **Pay bills electronically when possible.** Follow up with creditors if you do not receive a bill on time because it could mean an identity thief has taken over your account and has changed the billing address.
- **Remove your name from the marketing lists** of the three major credit reporting bureaus to limit the pre-approved offers of credit you receive.
- **Keep the number of credit cards you use to a bare minimum.** Cancel all unused credit card accounts.