



Identity theft **protection** tips

Use these precautions to keep your information secure from identity theft.

Papers: Shred all documents containing your personal information.

Statements: Switch to electronic statements to reduce the risk of having personal information stolen from documents in your mailbox.

Credit report: Visit annualcreditreport.com to check your credit report for discrepancies at least once a year.

PINs: Memorize your PIN. When using your debit card at an ATM, cover the keypad and make sure no one is watching you.

Social security number: Only provide your social security number (SSN) when it's absolutely necessary. Mortgage and loan credit checks require you to provide your SSN, but unless it's required keep your SSN to yourself.

Research: Get references for lenders or brokerages before you provide your personal information. Ask about what each transaction entails so you know what to expect.

Files: Keep copies of every document you are required to complete. Lock them in a safe or secure them digitally with passwords.

Alerts: Notify a consumer reporting agency the moment you suspect something is amiss. TransUnion, Equifax and Experian can place fraud alerts on your credit report. When you aren't sure, report your suspicions anyway – it is better to be safe than sorry.

Are you looking to buy a home? Contact me today to set up an appointment!