

Benchmark

Financial Group

Safeguarding Your Information Safeguards You

At home you can lock your doors. When it comes to your car, you can activate the alarm system. However, what can you do to protect your identity?

Identity theft is one of the fastest growing crimes in America. Identity thieves can use your Social Security number and your good credit score to apply for more credit in your name. Then, they use the credit cards and do not pay the bills. You may not find out that someone is using your number until your credit is denied or you begin receiving calls from creditors demanding payment for items you never bought.

It is never too late to start protecting your personal information. Here are some quick tips:

Keep your Social Security card at home in a safe place wherever you keep your important paperwork. Do NOT keep it in a wallet or purse.

Safeguard your number as well. Do not give it to just anyone. Many businesses may ask for it as a means of identification even though they can use other identifying information.

Shred before you toss. Identity thieves can rummage through your trash or recycling material and find a goldmine of information, so be sure to destroy any identifying information before you throw it out.

Here is another great tip: If you receive a benefit from Social Security, use direct deposit. If you do not have a bank account, you can enroll in Direct Express. With direct deposit or Direct Express, your payments are sent electronically right to your account. There is no risk of payment being lost in the mail or stolen from your mailbox. At Social Security, signing up for direct deposit or Direct Express is quick, easy, and secure. Visit www.socialsecurity.gov/deposit or call them at 1-800-772-1213 to learn more.

If you think that someone may be using your Social Security number or identity, you should contact the Federal Trade Commission at www.ftc.gov/bcp/edu/microsites/idtheft, or call 1-877-IDTHEFT (1-877-438-4338).