



December 2007

## Be Security Smart!

### Fend Off Identity Thieves During the Holidays (adopted from a November 13, 2007 NSIE web publication)

The Identity Theft Resource Center (ITRC) gets more calls about lost and stolen wallets between November and January than any other time of the year. The time between Thanksgiving and Christmas is the biggest shopping season of the year. As we enter the holiday season, we would like to remind everyone to be aware and take the following precautions against identity theft. 'Tis the season to enjoy, *not* fall victim to identity theft. Identity theft is not just something you read about in the paper. About 15 million people become victims of this crime every year. Because of the distractions of the holidays and crowded shopping environments, conditions are ripe for identity thieves and pickpockets to take advantage of the situation.

The following are the Identity Theft Resource Center's Tips and Suggestions to be safe during the holiday season.

- Social Security numbers: Avoid carrying your Social Security card or its number. Only carry it on the days you need it, i.e. when applying for a job; otherwise, keep it in a locked box at home. This is true not only during the holidays but year-round. *The Social Security Number is more valuable than gold to identity thieves.*
- Mail awareness: Watch for monthly statements. We all know that the holidays will cause some mailing delays. However, if you have not received these documents within a few days of their regularly scheduled dates, contact the bank or creditor as well as the Post Office. Watch for holiday gifts, tax bills, Social Security Administration statements, cards and even pre-approved credit card offers. Failure to receive a bill could be as innocent as a delay, or it could be an indicator of mail theft. Remember, a locked mailbox is a necessity in today's world.
- Mailing bills: Every year we see post office boxes filled to overflowing with outgoing mail. We recommend that you mail envelopes containing checks or sensitive information inside the post office before the last pickup of the day. During the holidays, make sure that the post office box is sufficiently empty so that that your mail doesn't sit within easy reach of someone's grasping hands.
- Shoulder surfing: Shoppers often open new credit cards to cover large holiday purchases. This makes it a perfect time for "shoulder surfers" to steal sensitive information. Take a few extra moments to protect credit cards, driver's licenses and checks from wandering eyes. Instead of verbally sharing requested sensitive information, write it down for the clerk and take that slip of paper home with you. And don't forget that while you sit waiting for a plane or walk down the street, anyone can hear your cell phone conversation. *Do not share your credit card numbers or Social Security Number in an open, public environment.*
- Credit card receipts: It is now mandatory that businesses truncate all but the last 5 numbers on credit card numbers and the expiration date on the customer copy of receipts. If the number is not truncated, place it in a secure location in your wallet. *Do not throw receipts in purchase bags.* Pickpockets and thieves most likely won't steal grandma's new sweater, but they will be happy to take the receipt that may have your credit card number on it.

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- Information protection: Cross-cut shred any receipts you no longer want, especially those with credit card numbers on them. Lock up any documents with financial, credit or Social Security information on them before allowing guests into your home for that holiday party. Be stingy with your Social Security Number- there are only a limited number of reasons a company might need it. Add passwords to all your credit card accounts, financial accounts, and utility accounts to verify your identity.
- Credit card skimming: Credit card skimming occurs when a clerk slides your credit card through a second machine that scans the information from the magnetic strip and stores it until it is downloaded onto a counterfeit card. Remember, "Out of sight, out of control." *Keep your eyes on your cards at all times.* Don't let a clerk or accomplice distract you from the transaction.
- Dumpster diving: We all get more mail than we can deal with at this time of year. Take the time to look through each envelope. Don't assume an envelope contains a business gift card or advertisement. It may well be a pre-approved credit card offer or transfer balance check that looks a greeting card. Confetti shred any documents that contain bar codes or sensitive data or something someone could use to steal an identity.
- Online shopping: Keep a printout of the web page(s) describing the item you ordered, any email messages, and the page that shows the seller's name, address, telephone number, and return policies should you have any problems. For online purposes, it is not necessary to provide a Social Security Number. A credit card number is preferred for on-line purchases. Make sure the company is on a secure server with "https" and a locked padlock.
- Purse snatching and pickpockets: Minimize what you carry with you. Credit cards, debit cards, check books, and deposit slips are the easiest items for a thief to use. Make it difficult for a thief to access your information. Unzipped purses, backpacks, or open bags are tempting invitation to pickpockets. If carrying a purse, loop the strap over your shoulder and place the clasp-side of the purse against the front of your body.
- Car theft issues: Don't leave your laptop, purse, or any item with credit cards, checks, driver's license, or Social Security Numbers visible in your car. It's an invitation to steal. The best way to handle this is to lock these items I the turn of your car before you depart for your destination, not when you arrive at your destination.
- Debit cards are not credit cards: *Debit cards are a direct link to your bank account.* When you use a credit card, you receive a billing statement, giving you time to dispute fraudulent activity before paying the bill. Debit cards electronically transfer money immediately. ITRC recommends that you leave these in a safe location at home during the holidays.
- Check writing: Write checks with a gel pen with specially formulated ink that absorbs into the paper fibers or one with non-erasable ink. This makes it harder for a thief to alter.

**For more tips on identity theft prevention please visit the  
Identity Theft Resource Center at: <http://www.idtheftcenter.org/>.**