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## STOP IDENTITY THEFT!

Every year, approximately 16 million Americans have their identities stolen. Hackers and thieves continue to design new techniques and scams to gain access to your personal information. While some people are able to quickly react to thieves by turning off credit cards or changing passwords, some people are not this lucky. It takes a thief of matter of seconds to steal your identity and everything you have worked for in life.

The information below is provided by the North Carolina Department of Justice and can help guard your personal information from individuals with nefarious intentions.

### **Protect Your Social Security Number**

- Don't carry your Social Security card in your wallet.
- Give your Social Security Number (SSN) only when absolutely necessary.
- Ask why a SSN is needed, who has access to it, and how it will be kept confidential.
- Don't print your SSN or driver's license number on your checks.

### **Destroy Documents You Don't Need**

- Shred outdated records including bank statements, credit applications, health insurance forms, prescription labels and paperwork, physician statements, etc., along with any receipts that show your credit card number.
- Sign up for alerts to learn about shred-a-thons in your area, or check our list of events.

### **Safely Dispose of Old Electronics**

- Make sure you have removed all of the personal information your old computer holds before you sell, donate or recycle it. For best results, use a wipe utility program that overwrites everything on the hard drive.
- Transfer phone books, contact lists, etc. to your new phone, and then wipe your old phone completely clean. Consult the owner's manual, the manufacturer's recommendations, and your service provider for tips on how to remove all of your old data, histories, photos, etc.

### **Monitor Your Finances**

- Limit the number of credit cards you carry.
- Watch for missing bills and review your monthly statements carefully. Contact your creditors if a bill doesn't arrive when expected or includes charges you don't recognize.
- Review your health care bills and paperwork carefully for signs of medical identity theft. Contact your health plan if a document includes charges you don't recognize.
- Use automatic deposit for payroll, social security or other federal benefit checks. To sign up for automatic deposit of Social Security checks and other federal benefit payments, call (800) 333-1795 or visit Go Direct.
- Keep copies of credit cards (front and back) in a safe place in case a card is lost or stolen.
- Review your Social Security Earnings and Benefits Statement for errors in your yearly salary. To order a statement, call (800) 772-1213.
- "Opt out" of sharing your nonpublic personal information or credit report information with other businesses.

### **Watch Over Your Credit Reports**

- You are entitled to one free credit report each year from each nationwide credit bureau. To get your free report, go to [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228.
- To track your credit during the year, request a free report from a different credit bureau every four months.

### **Get a Free Security Freeze**

- Stop identity thieves from getting new credit in your name by placing a security freeze on your credit.
- All North Carolina consumers can now get free security freezes online. Identity theft victims and seniors can also get free security freezes by mail or phone.

### **Protect Passwords**

- Don't carry your personal identification numbers (PIN) in your wallet or purse.
- Don't share PINs or passwords, even with close friends or relatives.
- Avoid using easily available information for your PINs or passwords such as your mother's maiden name, your or a family member's birth date, your SSN or phone number, or a series of consecutive numbers (i.e., 1, 2, 3, 4).
- Choose a different PIN for each account.

### **Protect Your Mail**

- Call 1 (888) 5-OPT-OUT or visit [www.optoutprescreen.com](http://www.optoutprescreen.com) to stop pre-approved credit card applications that a thief could steal and use to get credit in your name.
- Place outgoing mail into a locked mailbox such as a blue postal service box.
- Don't leave incoming mail sitting in an unlocked mailbox.
- Cut down on junk mail by contacting the Direct Marketing Association.

### **Protect Your Information Online**

- Beware of phishing, emails that claim to come from a bank, Internet Service Provider, business or charity and ask you to confirm your personal information or account number. Forward the email to [spam@uce.gov](mailto:spam@uce.gov).
- Never send your SSN or financial account numbers by email or transmit these numbers online unless using a secure website or encryption software.
- Shop only on secure websites, and read website privacy policies
- Read more tips about how to protect your ID online

### **Beware of Scams and Frauds**

- Never give personal information to telemarketers who call you on the phone. To cut down on unwanted telemarketing calls, sign up for the Do Not Call Registry online or call (888) 382-1222.
- Double-check references for door-to-door sales, home repair offers and other products.
- Verify that charities, businesses and others who contact you are who they claim to be before you provide any personal information. If you think the request for information is legitimate, hang up and contact the company at a number you know is valid to verify the request.
- Sign up for alerts to hear about the latest scams.

Keep Current at <http://www.dougkoeniglaw.com/resources1> or at <http://www.ncdoj.gov/Consumer.aspx>  
Material last found at the North Carolina Department of Justice website, April 2015.