

Protect yourself from identity theft

A friend is dealing with the aftereffects of identity theft. Is there anything I can do to protect myself from that type of thing?

Unfortunately, reports of identity theft are surging these days. The Federal Trade Commission (FTC) recently noted that 369,132 cases were reported in 2012, up from 279,226 in 2011 — an increase of 32 percent.

Everyone should take steps to protect themselves from identity theft. The ideas below are from the FTC at <http://bit.ly/idprot> and from eXtension, a clearinghouse of research-based information from the nation's land-grant universities, at <http://bit.ly/reduceIDrisk>. You can find even more strategies at those sites, but here are some basics:

- At home, keep your financial documents and records locked in a safe place. That's especially important if you have roommates or when you have workers entering the home.
- Don't use unsecured Wi-Fi connections in public places to check accounts or do business on your mobile device. It can easily be hacked by someone at the same location.
- Limit what you carry with you. Take only the identification, credit and debit cards you'll likely need. Never carry your Social Security card with you unless you're certain you'll need it. If you have a Medicare card, make a copy of it and black out all but the last four digits of your identification number on the copy. Carry the original only if you're heading for your doctor.
- Don't just throw away credit offers you get in the mail — shred them first with a cross-cut shredder that cuts paper into small pieces.
- Put outgoing mail, particularly bills or



other mail with sensitive information, into secure postal boxes. Don't leave it in a mail box anyone can reach into.

- If you get an email from someone you don't know, or if there's something strange about an email that appears to be from someone you do know, don't click on links or open files attached to the email. If you do, your computer could be exposed to a virus or to spyware that captures your passwords and other information you type.
 - Don't fall for email, phone or in-person scams by people asking for your bank account numbers, credit card numbers or Social Security number. Before giving any sensitive information, be sure you know who you're talking to and why they need the information. If you get an unsolicited call or email from a company you have an account with, don't give sensitive information immediately. Instead, go to the company's website or check your statement and find out how to contact customer service. Explain the request you received and ask if the company really sent the information.
 - Use strong passwords to protect access to online accounts. One idea from the FTC: Think of a special phrase and use the first letter of each word as your password, substituting numbers for some words or letters. The FTC's example: "I want to see the Pacific Ocean" could become 1W2CtPo.
- Family Fundamentals is a monthly column on family issues. It is a service of Ohio State University Extension and the Ohio Agricultural Research and Development Center. Send questions to Family Fundamentals, c/o Martha Filipic, 2021 Coffey Road, Columbus, OH 43210-1044, or filipic.3@osu.edu.*



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By Martha Filipic
614-292-9833
filipic.3@osu.edu

Dear Subscriber: This column was reviewed by Polly Loy, family and consumer sciences educator with Ohio State University Extension.

**Section of Communications
and Technology
News and Media Relations**
2021 Coffey Road
Columbus, OH 43210-1044
614-292-2011

208 Research Services
Building
1680 Madison Ave.
Wooster, OH 44691-4096
330-263-3780

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