

TAKE ACTION

PROTECT YOURSELF AGAINST IDENTITY THEFT

While no one can promise that you won't become a victim of identity theft, there are measures you can take to reduce your chances. Consider the following:

- 1 **Protect your mailbox.** In the wrong hands, your incoming mail (e.g., credit card bills, bank statements, etc.) can be a treasure trove of information. If you don't have a locked mailbox, remove your mail soon after delivery or ask your local post office about centralized mail delivery. Also, deposit outgoing mail in post office collection boxes to lower your risk of identity theft.
- 2 **Protect your wallet.** Even if you don't carry a lot of cash, your wallet is probably filled with credit cards, PIN numbers, health insurance IDs, etc. Keep items with personal information at home and do not share this information with friends or acquaintances. Also, don't carry your Social Security card in your wallet or write down the number on anything you carry. Finally, destroy all receipts when you no longer need them.
- 3 **Protect your credit and debit cards:**
 - (a) Only carry the credit/debit cards you use daily. Cancel those you don't use.
 - (b) Check your credit card bills and bank statements monthly for suspicious activity. Many banks now offer online banking services, allowing you to check transactions more frequently. The quicker you detect a problem, the less damage there will be.
 - (c) Instead of signing the back of your credit/debit card, write "check photo I.D." in the signature block. If your bank issues credit/debit cards that display your photograph on the front, consider this option.
 - (d) Make copies of the front and back of all credit/debit cards. Place the copy in a secure location (not your wallet). If your cards are stolen or lost, you'll have all the relevant information to contact the card issuers and report the lost or stolen items.
 - (e) A good deal of stolen personal information comes from "pre-approved credit" offers you receive in the mail, and then discard unopened. A thief can use these applications to apply for credit in your name. To stop these offers, call 1-888-5-OPTOUT.
- 4 **Protect your glove compartment.** For many of us, our glove compartment is a mobile filing cabinet that contains vehicle registrations, insurance cards, bills, credit card receipts, and the like. Take the time to remove documents with personal information.
- 5 **Protect your trash.** Most people cannot imagine anyone actually sifting through garbage bins, so they throw out things like unsolicited credit card applications, old bills, expired credit cards, unused checking account deposit slips, and countless other papers. For an identity thief, "dumpster diving" can provide a rich harvest of personal information to help claim your identity. To thwart this, consider purchasing a home paper shredder from your local office supply store.
- 6 **Protect yourself.** If a thief wants to steal your identity, he/she may just ask for it. Posing as your bank, your insurance company, or even your doctor's office, the thief calls you on the telephone, gives a plausible story, and asks for personal information. If you are asked for any type of personal information, call the company using the customer assistance number shown on your account statement or bill (not the number given by the caller). Verify with the customer service department that the call is legitimate. If the call is not, you will have alerted the company of a potential fraud.

To learn more about how to secure your financial information, visit womenandco.com.

Women & Co. is a membership service that provides financial education and related resources intended for informational purposes only. No feature of the membership shall constitute an offer or solicitation with respect to the purchase or sale of any security. Citigroup entities and Morgan Stanley Smith Barney LLC pay an annual fee to Women & Co. for expenses relating to the delivery of membership services to clients. A member is not required to be a customer of a Citigroup entity or Morgan Stanley Smith Barney LLC to enroll. Women and Company, Women & Co., Citibank, Citi, and Citi with Arc Design are registered service marks of Citigroup Inc. Women & Co., Citibank, Citi Personal Wealth Management, and Citigroup Global Markets Inc. are affiliated businesses under the common control of Citigroup Inc. For additional terms and conditions of membership, see www.womenandco.com. **Citigroup Inc. and its affiliates do not provide tax or legal advice. To the extent that this material or any attachment concerns tax matters, it is not intended to be used and cannot be used by a taxpayer for the purpose of avoiding penalties that may be imposed by law. Any such taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor.**



INVESTMENT AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT
NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NO BANK GUARANTEE • MAY LOSE VALUE