Tips to Safeguard your Assets

1. **Keep your personal information safe.** An identity thief will pick through your garbage or recycling, so be sure to shred receipts, copies of credit applications, insurance forms, etc.

2. **Keep personal information confidential.** Do not give out personal information on the phone, through email or the Internet unless you initiated the contact and know who you’re dealing with.

3. **Be aware of billing and statement cycles.** If your bills or statements don’t arrive on time, follow up immediately to ensure they have not been fraudulently redirected. Request electronic statements.

4. **Protect your mail.** Bring in your mail daily. Forward or re-route it if you move, change your mailing address or are away.

5. **Protect your PIN and passwords.** Do not reveal your PIN or passwords to anyone, including co-workers, family and friends. When conducting a transaction, keep your card within sight and shield the keypad when entering your PIN.

6. **Limit your risk.** Sign all credit cards as soon as you receive them. If they are lost or stolen, report it immediately.

7. **Unusual transactions.** Beware of “too good to be true” or unexpected offers or requests such as, “You’ve inherited a large sum of money. To claim it, send us a deposit first.” Never agree to conduct financial transactions on behalf of strangers.

8. **Review your transactions.** Regularly review your financial statements to ensure that all transactions are authorized, and report any missing or fraudulent ones. Review your credit bureau file annually.

9. **Limit your exposure.** Only carry credit cards you use. Don’t carry your birth certificate and social insurance card when you don’t need them, instead keep them in a safe place.

10. **Contact the authorities.** If you suspect you are a victim of fraud or theft, contact the authorities immediately.