

## **Avoiding Identity Theft**

There are several precautions that you can take to avoid identity theft. These include:

1. You can reduce credit card offers by calling and requesting to opt-out of pre-approved credit offers. Have you ever wondered how you get on those lists? The credit reporting agencies share your contact information with insurance and credit card companies. You can call 1-888-567-8688 (1-888-5OPTOUT) and request to be removed from mailing lists for credit card and insurance offers.
2. It is also possible to stop telemarketers from calling you by adding your phone number to the federal government's Do Not Call Registry. You can do that by phone by calling 1-888-382-1222 or online at www.DoNotCall.gov. Your phone number stays in the registry for five years. After that time, you can renew your registration. Once you add your phone number to the registry, telemarketers cannot call you (unless you have done business with them in the past). If telemarketers continue to call you after you register on the Do Not Call Registry, you can file a complaint at the same number you called to be removed from the registry.
3. It is easy to reduce junk mail by contacting the Direct Marketing Association. You can request to be removed from telemarketing and mailing lists.
4. It is important to also protect your identity while using computers and smartphones. Practice safe computing by installing firewalls, anti-spyware, and anti-virus software on your computer. If you purchase items over the internet, be sure you know whether you are on a "secure" and trusted site.