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## **Protecting Against Credit Card and Identity Fraud**

Few things cause more aggravation and upheaval than identity theft. To protect yourself and your family against this threat it is important to follow certain basic steps:

Guard your credit card transactions. Be sure you know the identity of those to whom you orally provide a credit card number. If placing an order by telephone, do not provide a personal identification number. Collect your receipts when you purchase or charge, do not leave them behind. These often contain your name and number. Tear up or shred solicitations from current credit card companies and financial institutions as these may contain personal information and identification. We advise our clients to remember to cancel credit cards as soon as possible after a family member has passed away as these are often fodder for credit and identity card theft.

Be careful when using an ATM machine. Banks videotape traffic and are diligently seeking ways to prevent fraud. The corner grocery store machine may not afford the same safeguards. Do not leave your ATM receipts behind as these also provide account information.

When conducting business online, your personal information is provided and temporarily stored on the computer. Be careful about conducting financial transactions on a computer that is utilized by others whom you don't know. On your own computer, be sure to install a firewall to stop hackers, or intruders, from accessing your information. Periodically clear the information to delete personal information that you have left accessible. Never volunteer your internet password.