ID THEFT—LOW TECH WAYS TO PROTECT YOURSELF

You may be familiar with the common recommendations for protecting your personal information on your computer and online:

- Use anti-virus, anti-spyware software and a firewall. Be sure to update these programs regularly.

- Use a password on your smartphone.

- Be careful in using free public Wi-Fi. Be sure not to connect to financial accounts or do online shopping at a public Wi-Fi.

- Change the passwords on your accounts, especially financial accounts, regularly. Some experts recommend changing passwords every 90 days.

- Monitor your online bank and credit card accounts frequently.

But there are vulnerabilities in the physical world for your personal information. ID thieves often can be found in parking lots, dumpster diving, and trolling our mailboxes.

Prevent a Car Prowl. Don’t leave anything visible when you leave your car. Car prowlers often find identity gold mines in parking lots and driveways when they find purses, wallets, checkbooks, mail, cell phones and laptops/tablet computers.

Shred Documents. Those same bills, bank statements and credit card statements can be used by ID thieves if you throw them in the trash/recycling. Shred any documents with a bank/financial account number, credit card number, or your Social Security Number. Look for a micro-cut shredder. Documents that are run through a micro-cut shredder are the most difficult to put back together.

Locking Mailbox. Mail thieves are often after your bank and credit card information. Credit card statements, utility bills, and health care information can be used to take your identity. Use a locking mailbox to send and receive your mail.

By taking these practical measures, you can help protect yourself from becoming a victim of identity theft.
HOLIDAY SHOPPING– PROTECTING YOURSELF FROM THEFT

The busy holiday shopping season has returned. When you are at the mall looking for those precious gifts, take the following precautions to protect yourself from becoming a victim:

- Don't display large sums of cash in public. Be discreet about the money or other valuables you are carrying.
- Be alert in public restrooms. If anything seems amiss or if a group of people is loitering in the area, leave quickly and find another facility.
- Stay alert in crowds to protect your valuables. A thief can use the cover of the crowd to make a quick getaway after stealing your wallet or shopping bag.

- Have your keys in your hand before leaving the mall and walk purposely to your car. Make sure nobody is in the car before entering, and lock the doors immediately when you get inside.

- If you are leaving a mall alone at night, request a security escort to your car.
- Don't leave packages or valuables visible on the seats or floor of your car. Use the trunk.

- If you take packages to your car trunk and want to go back to the mall, move your car. Most newer vehicles have a trunk release inside the car (in the glove box or by the driver). If the thief sees something that you have just purchased that he wants, he can easily break a window and open your trunk.

- At an Automated Teller Machine (ATM), choose one that is located inside a mall, grocery store, or well-lighted location. Withdraw only the amount of cash you need. Shield the ATM keypad from anyone who is standing near you so they cannot view your transaction or obtain your PIN. Do not throw your ATM receipt away.

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HOLIDAY SHOPPING–SAFETY TIPS

When using your car lock remote for your car, be careful in the mall parking lot.

- When you leave your car, lock it the old fashioned way, with the key in the lock, don't use the remote. The bad guys use scanners to pick up your remote's frequency, and then open your car with their own remotes.

- Keep your keys safe. If you lose your keys, you lose your car. With your remote, the bad guys can use the panic button to easily find your car.

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ID THEFT– PROTECT YOUR IDENTITY DURING THE HOLIDAYS

ID thieves need to steal personal information to commit ID theft. Once a theft is made it’s downhill all the way for you the victim. According to the Attorney General’s Office, Washington State is Number 8 in the nation for ID Theft.

Here are some ways to avoid becoming an identity theft victim:

- When you make purchases with your credit card, put the receipt in your pocket. Do not carry it in your shopping bag.
- Do not give your Social Security number, mother’s maiden name or account numbers to strangers who contact you, especially by phone, Internet or mail.
- Pay attention to what time of month your bills arrive. If they don’t arrive on time, call the creditor and verify your address.
- Put strong passwords on your credit card, bank and phone accounts.
- Don’t carry your Social Security card. Leave it in a secure place such as a safe bolted to the floor in your house or a safety deposit box.

SHOPPING SAFELY ONLINE

- Know who you are dealing with. Confirm the seller’s phone number and physical address.
- Know exactly what you are buying. Read the product description closely. Look out for words indicating product is in less than mint condition. Watch out for products with “too good to be true” prices.
- Know what it will cost. and pay with credit card. Be sure the transaction is through a secure web page with “https” in the web address.
- Check out the terms of the deal, such as refund policies and delivery dates.
- Keep a paper trail. Print and save the product description and price, the online receipt and any correspondence.
- Never email your personal information.
- Check the privacy policy.

HOLIDAY PARTY GUIDE

With the holiday party season upon us we want to remind everyone not to drink and drive. If you will be hosting a party here are some tips to ensure that your guests do not become involved in an alcohol related crash:

- Ask guests to appoint a designated driver before the evening begins.
- Offer a variety of non-alcoholic beverages for the designated drivers or for those who choose not to drink alcohol.
- Prepare plenty of food so guests will not drink on empty stomachs.
- Invite guests who are compatible so that no one feels left out - lonely or unfriendly people often drink to excess.
- Avoid too many salty snacks-they tend to make people thirsty, so they drink more.
- If preparing an alcoholic punch, use non-carbonated base fruit juice - alcohol is absorbed into the bloodstream faster with a carbonated base.
- Never serve alcohol to someone under the legal drinking age, and never ask children to serve alcohol to guests.
PRESENTS UNDER THE TREE—PROTECT THEM FROM BURGLARS

You have safely transported your gifts from the mall. Now they are in your home ready to wrap and sit under your tree. This is a time of year when burglars steal Christmas gifts from homes. You can improve the security of your gifts by following the following steps:

- Always secure and lock your doors and windows, even if you are just popping out or when you are in the back garden - about one in four burglaries happen simply because the household left windows or doors unlocked.
- Make sure your security lights are in working order and put internal lamps on timer switches to come on when dark if you are away.
- If you have a security system, use it.
- Don’t hide your house keys near a door. Burglars know all of the secret hiding places.
- Don’t leave Christmas presents under the tree in full view of burglars who may be peering through windows - keep them in a secure place until the big day.
- Don’t put your empty boxes from Christmas presents (or any new purchases) out until your recycling collection day and make sure you break up the boxes and secure them together - the boxes and wrappings provide burglars with just the information they are looking for to see what new gadgets and items await them inside.
- Note down the serial numbers of all electronic goods such as TVs, videos, computers and camera equipment and keep the list out of sight in a secure place. Also photograph valuable items such as jewelry.

AUTO THEFT PREVENTION CHECKLIST

- All car doors locked
- All windows rolled up
- All personal belongings have been removed or stored in the trunk
- Removable stereo taken with you (if you have one)
- Vehicle is parked in a well-lighted area
- Vehicle is parked in a high-visibility location (avoid isolated areas)
- Anti-theft device on (Club, alarm system, kill-switch)