

Protect Yourself from Identity Theft

When your identity is compromised you stand to lose your money, property and even your reputation. There are some simple rules to follow to protect yourself from identity theft.

RULE 1: BE DEFENSIVE WITH PERSONAL INFORMATION 1. Give out personal information in person, over the phone or online only when you're certain you know with whom you're communicating or when you initiated the contact. 2. Most importantly, guard your Tax Registration Number (TRN). Keep it in a safe place at home (not your wallet!). Use it only when it is required by a government agency or lending institution. Don't print it with your address on your cheques. 3. When online, only give the information required-often marked with an asterisk (*) and no more. **RULE 2: PROTECT YOUR CREDIT AND YOUR CASH** 1. Carefully check your financial statements every month for suspicious activity. If you spot something, immediately alert your bank or the creditor. 2. Do not leave your ATM transaction receipts behind at any vendor or machine. Take them with you. 3. Shred credit card or bank statements, solicitations and other records that contain personal financial information when you no longer need them. **RULE 3: CREATE STRONG PASSWORDS AND KEEP THEM SECRET** 1. Your first line of defence in the virtual world begins with your password or your personal identification number (PIN). 2. Keep your passwords and PINs a secret. Keep them to yourself, and remember them without writing them down. 3. Create strong passwords that you can remember. Passwords should have at least eight characters; include a combination of letters, numbers and symbols; and be easy for you to remember but difficult for others to guess. 4. Manage your passwords. To balance safety and practicality, create a handful of strong passwords to protect the sites you want to keep most secure, such as your bank's website or your computer. Then create another small set of easier-to-remember passwords you use everywhere else. 5. Protect your laptop with a password. This provides added security while you're in the office and on the road. Source: DiGJamaica.com