



5 Identity Theft Jackpots (and How You Can Safeguard Against Them)

Identity theft is nothing new, and yet it still manages to cost its victims billions of dollars (yes, that's billions with a "b") globally each year—not to mention the time and hassle involved in recovering a stolen identity.

The good news is that there are tons of things you can do to deter identity thieves. The bad news is that many of us do little beyond choosing a decent password—and some people don't even bother doing that! Here are the top 5 information jackpots for identity thieves, along with helpful tips on what you can do right now to protect yourself.

1. Your Trash Can

Even if you're really careful about the information you put online, your trash bags and recycling bin can still be an easy target for identity thieves. Dumpster diving may sound old school, but it's still an easy way for identity thieves to get access to your personal information.

- Get a shredder (a basic model will run you \$20 to \$30 at a big-box store) and use it!
- Get into the habit of shredding things before throwing them out, especially things like bank statements, expired credit cards, utility bills, cellphone bills, paycheck stubs, old boarding passes and travel itineraries, and ATM receipts.
- Don't forget to check your envelopes! Anything with your name and address on it needs to be shredded, too.

2. Your Phone

Odds are that you're carrying a lot more in your phone than just your contact list. With smartphone theft on the rise, protect yourself:

- Have a password-protected lock on your home screen. This is a standard feature on all smartphones for a reason, so take advantage of it! Bonus points if your smartphone also has location tracking (also known as the "find my phone" feature).
- Public Wi-Fi networks are not secure, so avoid checking your bank accounts or doing your online shopping from the local coffee shop or during your layover at the airport.
- Do not store sensitive information on your phone—storing passwords or login information in a note-taking app is bad news.

3. The PIN Pad

It seems like every few months a new point-of-purchase scheme emerges—skimming devices, keystroke loggers, ATM hacking... the list goes on! Here are some good practices for when you're out and about:

- When making a purchase, keep your debit or credit card in sight at all times.
- Use your hand to block the buttons when entering your PIN number, even if there's no one immediately behind you—a camera can always be watching.
- Choose a good PIN. Avoid PINs derived from your personal information, like your telephone number, address or birthday. Avoid an easy-to-guess PIN, like the dreaded "1234."
- Change up your PIN, especially if you use the same combination for your debit card and for unlocking your cellphone.

4. Your Mailbox

Like the trash-picker approach mentioned above, mail tampering is a low-tech but relatively easy way for identity thieves to compromise your personal information. Here's what you can do:

- Familiarize yourself with your billing cycles. A late credit card statement or a bill that never shows up could be a sign of mail tampering.
- Identity thieves will sometimes request a change of address to illegally reroute your mail to a different location. If you suddenly stop receiving mail, check with the post office to make sure this isn't the case.
- Use a mailbox with a locking system to deter thieves.

5. Your Computer

You would think that this one would be common knowledge by now, but every so often a virus or scam comes along that trips us up. Stay one step ahead of scammers:

- Keep your firewall, anti-virus and operating system software up-to-date. No matter how new and fast your laptop is, it still needs protection.
- Enable spam filters on your email accounts.
- Look out for sketchy links and emails. Ignore any suspicious password reset requests, unexpected tracking numbers or anything that asks for your personal information via email.
- Don't overshare on social media. Do your Facebook friends really need to know what year you were born? Can people tell when no one is home based on your Instagram feed? Keep your accounts private and make sure you're not accidentally broadcasting sensitive information.

By being aware of the top 5 information jackpots and by implementing these simple strategies, you can keep identity thieves at bay.