

HOW TO KEEP YOUR IDENTITY SECURE



Your identity and confidential information are very important for a variety of reasons. If these are compromised by criminals, you may only discover financial crime when you receive letters seeking repayment of debts you haven't incurred, or you find an unexplained transaction in your bank account.

It can take a lot of time and patience to resolve such issues - and your credit rating may be affected as a result. So what can you do to protect yourself?

- **Keep valuable documents secure:** It's vital you look after any identity document such as your driver's license and social security card. Always make sure they are in your possession or safely secured, whether at home, in the office or on vacation.
- **Destroy all unwanted paperwork:** Always shred all important personal and financial paperwork when you don't need it any longer.
- **Keep your bank updated:** It's crucial that if you change your name, address or contact telephone numbers (including your mobile number), you let us know immediately.
- **Check your statements:** Much financial crime can go undetected for long periods, simply because victims are not aware it has happened. It may be weeks or months before fraud is spotted.
- **Don't fall for scams:** Never respond to any unexpected or suspicious emails or text messages - and don't click on any links or attachments within them.
- **Confirm your credit rating:** It is a good idea to obtain a copy of your personal credit report on a regular basis to see which financial organizations, if any, have accessed your information. You are entitled to one free credit report per year from each of the 3 primary credit reporting bureaus. Go to annualcreditreport.com or call 1-877-322-8228.