

How to HUM BUG Proof Your Holidays

Don't let Identity Thieves Steal Your Holiday Spirit!
Here are some simple tips to lower your risk of Identity Theft during the Holiday Season.



Travel Light

When out shopping or enjoying festivities, carry only what you need. Leave all of the extra credit cards and the checkbook at home, and carry only the cards you plan to use and a limited number of checks. Do not carry anything with your social security number on it, or any precious photos that could not easily be replaced. Carry only as much cash as you need.

Consider carrying your wallet in your front pants pocket or using a neck pouch or fanny pack worn with the pack in the front.

NEVER leave your purse or wallet unattended in a shopping cart, on the counter, on a restaurant table, in a fitting room or on the sink counter in a public restroom.

Before you leave home, photocopy the front and back of all of the cards you plan to carry and note the check numbers you are carrying. Store this in a safe place at home so that you have it if your wallet is stolen.

Party Wisely

If you carry a purse to a gathering, keep it with you. Do not leave it in a bedroom with the coats or at your table while you dance or visit the restroom. Do not leave your wallet or car keys in a coat pocket in the coat check area, a bedroom or hanging near-by.

Do not leave your wallet or purse under the seat or in the trunk of your car while you go to party, stroll to look at lights or ski the slopes.

Lock your car.

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If you are hosting a party, lock your purse, wallet and other personal identifying and financial information in a desk drawer or other safe area.

Lock up your laptop computers.

Log off and shut down your desk top computers before the party starts.

Before the party, notify your local police department and your Neighborhood Watch that you are planning a party. Ask your Neighborhood Watch Captain to report it if people claiming to be party goers are discovered wandering around or in a neighbor's yard or driveway.

Do not allow children or youth to host a party at your house without adult supervision.

If you and your friends are having a progressive party or going out to sing carols or look at lights, secure your home before leaving. Always ensure that you or another adult family member are the last to leave your home.

Remember, your garage, especially an attached garage, is part of your home. Keep it locked and secured as you do the rest of your home.

If you plan to drink at a party, designate a driver before the party starts.



Be Careful at the ATM

If possible, go into your bank for your transactions.

Use ATM's in well-lit areas, and do not use an ATM if you see anyone that seems threatening or suspicious close-by.

Do not give anyone your ATM card or PIN.

Take your receipt and keep it safe. If you dispose of it, make sure you shred it.

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Protect Your Home

If your home looks occupied, the burglars may look elsewhere. Add timers to lights, radios, even TV sets so that while you are out, it will appear that someone is home.

Install motion activated outdoor lighting. If you cannot afford this, make sure you leave outdoor lights on to deter crime.

When decorating your home, do not give burglars easy places to hide their entry. Large outdoor decorations placed in front of windows provides an excellent spot for a burglar. Remember to remove and store ladders that are used to decorate in a locked garage or shed. You don't want to provide easy access to second floor windows.

An active Neighborhood Watch is a wonderful support. If you do not have a Neighborhood Watch Program in your community, this might be a great time to start one. Your local police department can help.

Notify your police department if you plan to travel away from home for the holidays. Most police departments will add extra patrols and check on your home while you are away. Make sure you provide a description of your pet or house sitter and his/her vehicle.

When leaving home for a vacation or just for an evening on the town, leave on lights and lock all of your personal identifying and financial information is a safe place.



Give Generously, but WISELY

Make a charitable giving plan in advance and stick to it.

NEVER donate to someone going door to door or calling you on the phone, even if they say they are from the police or fire department. If the charity interests you, ask for information to be mailed to you.

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Check out a charity **BEFORE** you make your donation at www.give.org or www.charitynavigator.org

NEVER give your social security number to a charity. They do not need it. Legitimate charities will send you a letter or receipt for tax purposes.



Be a Scrooge with Personal Information

NEVER give out your social security number, bank account number or credit card number to someone calling you on the phone, emailing you or sending a text message.

If someone contacts you and says they are from your bank or credit card company and need your account number and your password/PIN, hang up! Your bank and credit card companies already have your account numbers. If you are concerned about your accounts, call the number listed on the card itself or on your checkbook and ask if there is a problem.

If giving a gift of money, consider a gift card instead of a check. Checks have a lot of information that could be used by an ID Thief if they get into the wrong hands.

Take all outgoing mail to the Post Office, and check your own mailbox daily.

Shred any mail or other document that includes any personal information. A cross-cut shredder is best, so if you don't have one, put it on your holiday gift wish list.

Pay for gas inside instead of using pay at the pump options

Consider using a bank issued pre-paid credit card when traveling rather than using your regular credit card. The pre-paid cards do not include personal identifying information

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Use Your Computer Wisely

Shop on secure websites that display the locked padlock image on the browser's status bar or look for the "https://" in the browser window. Sites that have "http://" are not always secure.

Use strong passwords that include both letters and numbers.

Shop only on sites that you know are legitimate.

Beware of "For a limited time" or "Must buy today" sales pitches. Many are scams.

Do not open emails from unknown addresses. Check incoming addresses carefully. Some might look similar to your sister's address, for example, but really be from a party looking to infect your computer with a virus or Trojan Horse.

Do not open email receipts for goods you did not order. If you are concerned, check out the website and call the customer service number to ask if any items have been purchased in your name.

Do not trust emails that state a family member or loved one is stranded and needs you to wire money immediately. Check it out first.

Make sure your computer anti-virus and anti-spyware programs are up to date and that your computer is protected.

Be cautious about what information is posted on your Facebook page, blogs and other social networking sites. The criminals read these sites

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Take Care at Faith Community Gatherings

Do not leave purses or wallets unattended while attending faith community events. This includes when going up to the altar for Communion or while visiting in a Fellowship Hall.

Use an envelope when making a donation by check during a service. Most communities will provide offering envelopes either in the pews or when you come in the front doors.

When in a new environment, MapQuest your route to and from the event to reduce your risk of getting lost. If you are lost, try to find a police or fire station or a well-lit gas station to ask directions, or call the local police on your cell phone.

When visiting a new faith community, introduce yourself to the greeters at the door and ask to be shown around. Being aware of your environment is a great way to get to know a new community and watch out for your own safety

Be careful and alert in the parking lot

Do not leave your purse, wallet or other valuables in the car

Lock you car



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After the Holidays

As soon as possible, check your credit card statements and bank account transactions to ensure that everything is accurate.

Contact your financial institution immediately if you have any questions or concerns.

Do not assume your spouse or child used the credit card to purchase something you did not. Check it out and make sure the charge is legitimate.

If you suspect that any of your personal information has been compromised, check it out immediately.

Start out the new year by getting copies of your credit report by going to www.annualcreditreport.com. This service is free once a year.

If anything on your credit report is inaccurate, report it right away.



Don't let the Identity Thief Scrooge steal your holiday cheer. By taking a few simple steps, your holiday season can be filled with joy and peace of mind!

If you have any questions about protecting yourself, or if you think you may have been a victim of Identity Theft, please contact the **Colorado Bureau of Investigation Identity Theft/Fraud Unit at 303-239-4649.**

The Colorado Bureau of Investigation will provide a free educational presentation for your group or community. Just give us a call to schedule at **303-239-4649.**

**Information provided for you by the Colorado Bureau of Investigation
Identity Theft/Fraud Unit.**

303-239-4649

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Your Holiday Identity Theft Prevention Checklist



Travel Light: When out shopping or enjoying festivities, carry only what you need: your ID, one credit or debit card, medical insurance card, limited number of checks. Consider a neck pouch and carry wallets in front pockets. And **NEVER** leave your purse or wallet unattended.

Party Wisely: When out celebrating, keep your purse or wallet with you. Do not leave it in the car, in a coat check area or at your table while you dance or visit the restroom. If hosting a party, lock all of your financial and personal identifying information in a safe place—this includes laptop computers. Log off and turn off desktop computers. Always lock your car.

Take Care at the ATM: Go in the bank whenever possible. Only use ATM's in well lit areas, and do not use an ATM if you see anyone threatening or suspicious hanging around. Keep your receipt in a safe place. **NEVER** give your ATM card or PIN to anyone else to use.

Protect Your Home: Consider adding lights and radios on timers so that your home always looks occupied. Install motion activated lights outdoors if possible. Turn on outdoor lights after dark. Do not display holiday decorations that block your windows or give burglars a place to hide while breaking in. Always lock your home and garage. Notify your local police department if you are going on vacation. Don't forget to let them know who will be house or pet sitting for you. When leaving home, secure your financial and personal identifying information in a safe place (including laptop computers).

Give Wisely: Make a charitable giving plan and stick to it. Do not donate to anyone calling on the phone or going door to door. If the charity is legitimate, they will mail you information. **NEVER** give your social security number to a charity. Check out a charity before donating by going to www.give.org or www.charitynavigator.org.

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Protect Personal Information: **NEVER** give out your social security number, bank account or credit card account information or your passwords and PINS to callers or people who send you text messages or emails. Consider giving gift cards instead of writing a check. Take out-going mail to the Post Office to mail. Shred all documents and mail containing any financial or personal information.

Be Computer Savvy: Shop on secure websites that display the locked padlock image or include “https://” in the browser window. Use strong passwords. Shop only with sites you know and trust. Do not open emails from addresses you do not recognize or emailed receipts for merchandise you did not order. If receiving an email asking for money to be wired to help a family member, friend or soldier; it is a scam. Do not wire the money without first checking out the request. Update your anti-virus and anti-spyware programs.

Protect Yourself at Faith Community Events: Do not leave purse or wallets unattended; this includes when going up to the altar, going for Communion or visiting in the Fellowship Hall. Use an envelope when making a donation by check.

HUM BUG! HUM BUG! HUM BUG!

Don't let the Identity Thief Scrooge steal your holiday cheer! By taking a few simple steps your holiday season can be filled with joy and peace of mind!

If you have questions about protecting yourself from Fraud and ID Theft, please call us at the Colorado Bureau of Investigation. We will answer your individual questions or provide a free educational presentation for your group or community. Just give us a call at the number listed below.

Colorado Bureau of Investigation Identity Theft/Fraud Unit.

303-239-4649