



*Consumer Credit Counseling Service  
of Maryland and Delaware, Inc.*

## FOR IMMEDIATE RELEASE

December 11, 2009

## Contact Information:

**NANCY STARK**  
**410.357.0614 (phone)**  
**410.357.0613 (fax)**  
**nstark@mind2medias.com**

## DURING THE HOLIDAYS, INCREASED SHOPPING = INCREASED IDENTITY THEFT

**BALTIMORE, MD** – Is identity theft on your holiday wish list? Probably not, but with shopping activity at its peak, this time of year represents a “season of opportunity” for identity thieves. Whether you shop at a mall, over the phone, or online, it makes sense to protect yourself. Here are a few suggestions on how to avoid being a victim of this costly crime:

- **Safeguard your Social Security number.** Your social security number is the gateway to your personal identity. Keep your Social Security card locked in a secure box. Never take it with you on trips to the mall, and do not provide it to vendors over the phone or online.
- **Take precautions when you shop at stores.** Limit the pieces of ID you carry, and consider leaving your debit card at home given it offers a direct link to your bank account. Write “Check Photo ID” on the back of your credit card. This may prevent thieves from using it if it’s stolen. While standing in line to make a purchase, keep your credit card out of sight and watch for “shoulder surfers” who may try to copy your credit account information or take a picture of your credit card with a cell phone. If it’s necessary to hand a credit card to a clerk or write out a check, cover your account numbers and personal information with your hand or arm to keep them safe from prying eyes. If you’re asked to provide sensitive information during a purchase, write it down instead of sharing it verbally. Place credit receipts safely in your wallet instead of leaving them in a shopping bag.
- **Be careful using ATMs.** Only use ATMs with monitoring cameras, such as those in bank lobbies. Avoid freestanding kiosk-style ATMs, as they are more likely to be infected by skimmers (electronic devices that automatically record account and PIN numbers.) If you must stand in line to use a machine, keep your debit card hidden, and be aware of anyone standing nearby. When you are at the machine, shield your transaction with your body to keep thieves from obtaining your PIN when you log in.
- **Protect your purse and valuables.** If you carry a purse, loop the strap over your shoulder and keep the clasp-side against the front of your body. Do not leave your wallet, purse, laptop, or personal mail in the trunk or glove box of your car while it’s sitting in the mall lot or at home.
- **Put safety first shopping online.** When opening accounts, choose difficult passwords that use a combination of letters, numbers, and other characters. Avoid buying items from unsecure web sites. To tell if a site is secure, check its address. Securely encrypted site addresses begin with “https” and feature a paddle lock icon next to the address bar. Only

purchase from reputable vendors. Never email your personal or financial information, as emails aren't fully secure. Do not respond to unsolicited email promotions and never provide your Social Security number online.

- **Don't forget the mail.** If you don't already have a mailbox that locks, consider getting one. Also keep an eye out for bank or SSA statements, tax and utility bills, and gifts. Mail delays are more frequent this time of year, but failing to receive a bill is often the first sign of identity theft.
- **Dispose of sensitive materials.** Before throwing them away, shred credit card receipts, preapproved credit card offers, and holiday junk mail that includes your name, address, or personal information. Confetti shred documents if they contain bar codes or sensitive data.

Awareness is your best defense against identity theft this season. The Federal Trade Commission website at **consumer.gov/idtheft** offers further advice and resources for preventing and dealing with identity theft. No-cost victim assistance is available from the Identity Theft Resource Center (**888-400-5530; idtheftcenter.org**).

###

**Consumer Credit Counseling Service of MD & DE, Inc. (CCCS) is an accredited nonprofit agency that has served the local community since 1966. CCCS is dedicated to helping individuals and families resolve their financial problems. We promote the wise use of credit through education and confidential budget and money management and housing counseling. For further information about our values and services, please visit our website at [cccs-inc.org](http://cccs-inc.org). Maryland State License #14-01.**