

Actions You Can Take For Your Own Protection

1. Have your key ready to enter your vehicle. Don't be fumbling around looking for the key after you get to the vehicle. Also be aware of any suspicious activity within "safe bubble" around the vehicle - the size of the bubble determined by a safe route to the vehicle. Verify that no one is hiding in your back seat or below the vehicle.
2. Learn alternate routes to your destination for use if your normal route is blocked by an emergency. You don't want to end up in an unknown, unfriendly neighborhood.
3. When entering a building, try to enter with other people. There is strength in numbers. This goes for exiting a building, as well. Travel through parking lots in groups. Even if you don't know the people. For example, you see a group of people about to leave the building, wait to walk out in the parking lot at the same time they do.
4. When walking anywhere, be erect and move with confidence. Don't walk with your head down and eyes to the ground. Don't talk on your phone or listen to your MP3 player. Pay attention to your surroundings. If it doesn't feel right, then stay away and avoid the area.
5. Don't carry a purse if you don't need it (i.e., take only what you need like a credit card in your pocket if you go shopping). If you must carry a purse, carry one as small as possible so that it can be tucked under your arm - not obvious and not easy to grab.
6. Office space. Challenge unescorted, unknown people. If in doubt, call the police, rather than engage in a confrontation. Everyone should have a means to lock valuables, like a lockable file cabinet. If you can't lock it, take it with you.
7. Office buildings. A major problem is the lack of communication between floors. If a thief is discovered on one floor and leaves, he/she can move to another floor without personnel being aware of the situation.
8. Emergency contacts. 911 can be used for Medical, Fire, or Police emergencies, but police response may be slow. To directly contact the

SAFETY TIPS WHEN WALKING

- Avoid walking alone.
- Walk on streets where there are other people.
- Stay alert to your surroundings at all times. Observe people and activities around you. Look confident and purposeful when you walk.
- Plan and use the safest and most direct route to your destination.
- Choose busy, well-lighted streets and avoid isolated areas, alleys, vacant lots, abandoned buildings and construction sites.
- Walk near the curb and do not pass too close to shrubbery, dark doorways and other places of concealment.
- Avoid shortcuts.
- Become familiar with stores and gas stations that stay open late at night, as well as police department and fire department locations.
- Walk facing traffic so you can see approaching cars.
- Carry a flashlight during hours of darkness.
- Be aware that wearing earphones connected to portable radios, cassette and CD players while walking can distract you and make you less able to sense potential danger.
- Always bring change with you for cab fare, bus fare or telephone calls in case you decide not to walk. Keep some extra money separate from your wallet or purse for emergencies.
- Never hitchhike and do not accept rides from strangers.
- Carry a personal alarm. Use the personal alarm to attract attention and to summon help if you feel you are in danger. Carry the personal alarm in your hand so that you can use it immediately.
- If followed or threatened by someone in a car, use your personal alarm or scream loud and long, cross the street and run in the opposite direction. This will force the driver to turn the car around to pursue you. Try to safely obtain the license plate number and a description of the car and its occupant(s).
- If followed or threatened by someone who is walking, use your personal alarm or scream loud and long, cross the street and run in the opposite direction. Head for bright lights and people.
- Do not display money or credit cards.
- Unless absolutely necessary, never wear expensive jewelry or carry large amounts of money.
- Keep your money and wallet in the inside pocket of your jacket or purse.
- Secure your purse or handbag under your arm so that it cannot be easily snatched.
- When arriving home by taxicab or limousine request the driver to wait until you are inside the house.
- Have your key ready so you can open the door to your house as soon as possible.
- If a door or window has been forced open or broken while you were out, do not enter your home, because a burglar may be inside. Use a neighbor's telephone to call the police department. Tell the police that you will wait at your neighbor's house until they arrive. Make sure to give them the address.

Identity Theft

In the course of the day you may write a check at the drugstore, charge tickets to a concert, rent a car, call home on your cell phone, or apply for a credit card. Chances are you don't give these routine transactions a second thought. But others may.

Identity theft is the fastest-growing crime in America, affecting half a million new victims each year. Identity theft or identity fraud is the taking of a victim's identity to obtain credit, credit cards from banks and retailers, steal money from a victim's existing accounts, apply for loans, establish accounts with utility companies, rent an apartment, file bankruptcy, or obtain a job using the victim's name. Thousand of dollars can be stolen without the victim knowing about it for months or even years.

The imposter obtains your social security number, your birth date, and other identifying information such as your address and phone number. With this information and a fake driver's license, they can apply in person for instant credit or through the mail posing as you. They often claim they have moved and provide their own address. Once the first account is opened, they can continue to add to their credibility.

They get the information from your doctor, lawyer, school, health insurance carrier, and many other places. "Dumpster divers" pick up information you may have thrown away, such as utility bills, credit card slips, and other documents.

To prevent this from happening to you

- Do not give out personal information over the phone, through the mail, or over the Internet unless you have initiated the contact or know whom you're dealing with. Identity thieves will pose as bank representatives, Internet service providers, and even government officials to get you to reveal identifying information.
- Shred all documents, including pre-approved credit applications received in your name, insurance forms, bank checks and statements you are discarding, and other financial information.
- Do not use your mother's maiden name, your birth date, the last four digits of your social security number, or a similar series of numbers as a password for anything.
- Minimize the identification information and the number of cards you carry. Take what you'll actually need. Don't carry your social security card, birth certificate, or passport, unless necessary.
- Do not put your social security number on your checks or your credit receipts. If a business requests your social security number, give them an alternate number and explain why. If a government agency requests your social security number, there must be a privacy notice accompanying the request.
- Do not put your telephone number on checks.
- Be careful using ATMs and phone cards. Someone may look over your shoulder and get your PIN numbers, thereby gaining access to your accounts.
- Make a list of all your credit card account numbers and bank account numbers with customer service phone numbers and keep it in a safe place.
- When you order new credit cards in the mail or previous ones have expired, watch the calendar to make sure you get the card within the appropriate time. If the card is not received within that time, call the credit card grantor immediately to find out if the card has been sent. If you don't receive the card, check to make sure a change of address was not filed.
- Do not put your credit card number on the Internet unless it is encrypted on a secured site.
- Pay attention to your billing cycles. Follow up with creditors if bills don't arrive on time. A missing credit card bill could mean an identity thief has taken over your credit card account and changed your billing address.
- Cancel all credit cards that you have not used in the last six months. Open credit is a prime target.
- Order your credit report at least twice a year. Reports should be obtained from all three major sources: Equifax at 800-685-1111; Experian at 888-EXPERIAN (397-3742); or TransUnion at 800-680-7293.
- Correct all mistakes on your credit report in writing. Send the letters return receipt requested. Identify the problems item by item and send with a copy of the credit report back to the credit reporting agency. You should hear from the agency within 30 days.
- Write to Direct Marketing Association, Mail Preference Service, PO Box 9008, Farmingdale, NY 11735 to get your name off direct mail lists.