

Top 11 Tips For Protecting Personal Data

The Federal Trade Commission estimates that more than 9 million Americans fall victim to identity fraud each year. Identity theft can cost a consumer thousands of dollars and severely damage their credit report. In honor of Data Privacy Day, Cintas Corp. and the National Foundation for Credit Counseling (NFCC) issued a list of top 11 data protection tips to help consumers avoid identity theft.

“Identity theft is a serious issue and anyone who doesn’t take precaution is putting themselves at risk of becoming the next victim,” said Gail Cunningham, spokesperson for the NFCC. “Being aware and proactively protecting yourself from identity theft is much easier than cleaning up the pieces after being exploited.”

The top 11 tips to protect personal information include:

1. Shred all documents containing confidential information. A home office strip shredder may not fully protect you. Identity thieves can simply use tape to put the pieces back together or reconstruct your documents using software. Instead, consider using a secure document management provider to shred all documents and files. Ensure your provider is AAA NAID Certified and PCI DSS compliant. These organizations verify adherence to stringent security practices and standards defined by the specialists in the information destruction industry.
2. Guard your Social Security card. Your Social Security number is the gateway to your identity. Never carry it in your wallet. Also, check to see if your number is printed on any other cards you routinely carry with you.
3. Routinely monitor accounts online. Monitoring accounts on a regular basis enables you to notice suspicious or irregular activity before receiving your statements or bills in the mail.
4. Keep personal information private. Secure your personal data at work and educate yourself on your company’s personal information policies. Keep your information private at home as well, especially if you have roommates or employ outside help.
5. Suggest a “shred-all” policy at work. Many companies are now implementing shred-all policies in the work environment to protect confidential business and personal information. Organizations can implement a program by partnering with a secure document management provider. The right provider will place secure, locked bins throughout a facility for easy accessibility. Employees can drop business and personal documents that need to be destroyed in the certified bins. A provider will visit the facility on a routine basis to securely remove, destroy and recycle the documents.
6. Check credit reports regularly. The three major credit bureaus offer annual free credit reports. Space out your free reports to monitor your credit activity throughout the year. Visit <http://www.annualcreditreport.com> to learn more information and request a free report.

7. Use unique passwords. Avoid using obvious passwords, such as a birth date, maiden name or Social Security number.

8. Practice safe online habits. Social networking sites often contain outside links and applications that ask for personal information. Use caution when revealing any information on such links or Web sites sent from unsolicited emails. Keep firewalls, anti-spyware and anti-virus software up to date on your computer.

9. Protect personal information while on vacation. Keep track of items in your wallet or purse and be sure you return from vacation with everything you left with. Prepare for the worst by copying the front and back of all credit cards and placing the copy in a safe place. This way, you'll have the name of the issuer, account number and customer service number at your fingertips. Prior to leaving, keep personal plans to yourself or a limited number of friends. Broadcasting travel plans and the dates you will be away through social networks gives identity thieves an opportunity to search your information.

10. Explain cautions to children. Children may not realize the risk of revealing personal information on social media sites such as Facebook.

11. Use a secure mailbox. Make sure your mailbox is approved by the United States Post Office. Another secure option is to mail items directly from a post office location. Also, never clip outgoing mail to your mailbox and always have new checks delivered to a post office box or the bank.