

Foiling Identity Theft

Identity theft is the fastest-growing non-violent crime in North America

Globally, it costs its victims billions of dollars—not to mention the time and hassle involved in recovering a stolen identity. The key to preventing identity theft is being smart with your personal data in all its various forms.

5 easy things you can do right now to prevent identity theft

1. *Change up your PIN*

Do you unlock your phone with the same PIN number you use at the ATM? If so, change it. Password-protecting your phone is smart, but large touch screens make it easy for not-so-innocent bystanders to see what your number is as you enter it, providing them with a good first guess at your banking PIN.

2. *Get a shredder*

A personal shredder is a small investment that makes a huge difference. Bank statements, expired credit cards, phone and utility bills, ATM receipts, addressed envelopes, old boarding passes, email printouts and resumés are just some of the things that should be shredded before they make their way to your trash can or recycling bin.

3. *#latergram*

Does your Instagram feed make it easy for others to tell when you're out of the house or out of town for an extended period of time? You might be providing identity thieves with the perfect opportunity to go for a mail grab. Set your account to private, or make your location-related posts a little less "insta."

4. Slim down your wallet

It's time to clean out all those stray receipts and store cards you never use! If your wallet is lost or stolen, every extra item you carry gives identity thieves an extra chance to steal your information. Carry the bare minimum and keep the rest in a safe spot—especially your Social Security card, PINs and passwords!

5. Update your software

New computer viruses are circulated every day. The best way to stay ahead of the curve is to install regular updates to your firewall software, your anti-virus software, your operating system and even your mobile apps. Resist the urge to hit the "remind me later" button the next time it pops up.

Sources: Federal Trade Commission, U.S. Department of Justice