WV Executive Branch Privacy Tip

As you know, the Privacy Office occasionally issues tips for the purpose of assisting you in making informed decisions in your "away from work" life. The following tip is for that purpose and is reprinted with permission from the Privacy Rights Clearinghouse (www.privacyrights.org).

Identity Theft IQ Test

Are You at Risk for Identity Theft? Test Your "Identity Quotient"

___ I receive several offers of pre-approved credit every week. **(5 points)**

___ I do not shred the pre-approved credit offers I receive (cross-cut shredder preferred) before putting them in the trash. **(5 points)**

___ I carry my Social Security card in my wallet. **(10 points)**

___ I use a computer and do not have up-to-date anti-virus, anti-spyware, and firewall protection. **(10 points)**

___ I do not believe someone would break into my house to steal my personal information. **(10 points)**

___ I have not ordered a copy of my credit reports for at least 2 years. **(20 points)**

___ I use an unlocked, open box at work or at my home to drop off my outgoing mail. **(10 points)**

___ I do not have a P.O. Box or a locked, secured mailbox. **(5 points)**

___ I carry my military ID in my wallet at all times. (It may display my SSN.) **(10 points)**

___ I do not shred my banking and credit information, using a cross-cut "confetti" shredder, when I throw it in the trash. **(10 points)**

___ I throw away old credit and debit cards without shredding or cutting them up. **(5 points)**

___ I use an ATM machine and do not examine it for signs of tampering. **(5 points)**

___ I provide my Social Security number (SSN) whenever asked, without asking why it is needed and how it will be safeguarded. **(10 points)**

___ **Add 5 points** if you provide it orally without checking to see who might be listening nearby.

___ I respond to unsolicited email messages that appear to be from my bank or credit card company. **(10 points)**

___ I leave my purse or wallet in my car. **(10 points)**

___ I have my driver's license number and/or SSN printed on my personal checks. **(10 points)**

___ I carry my Medicare card in my wallet at all times. (It displays my SSN.) **(10 points)**

___ I do not believe that people would root around in my trash looking for credit or financial information or for documents containing my SSN. **(10 points)**

___ I do not verify that all financial (credit card, debit card, checking) statements are accurate monthly. **(10 points)**

Each one of these questions represents a possible avenue for an identity thief.

Understanding Your Score:

100 + points - Recent surveys* indicate that 8-9 million people are victims of ID theft each year. You are at high risk. We recommend you purchase a cross-cut paper shredder, become more security-aware in document handling, and start to question why people need your personal data.

50-99 points - Your odds of being victimized are about average.

0-49 points - Congratulations. You have a high "IQ."
Keep up the good work and don't let your guard down now.

For a list of tips on reducing your risk of identity theft, read our Fact Sheet 17: Coping with Identity Theft.

Remember, you *cannot* prevent identity theft. Criminals can commit identity theft relatively easily because of lax credit industry practices and the ease of obtaining SSNs. But you can reduce your risk of fraud by following the tips in Fact Sheet 17.

The most important advice we can give you is to check your 3 credit reports at least once a year. If you are a victim of identity theft, you will catch it early by checking your credit reports regularly. Your annual *free* credit reports are available from (877) 322-8228 or at annualcreditreport.com.

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