

FTC Consumer Alert

Federal Trade Commission ■ Bureau of Consumer Protection ■ Division of Consumer & Business Education

Privacy: Tips for Protecting Your Personal Information

Every day you share personal information about yourself with others. It's so routine that you may not even realize you're doing it. You may write a check at the grocery store, charge tickets to a ball game, rent a car, mail your tax returns, buy a gift online, call home on your cell phone, schedule a doctor's appointment, or apply for a credit card. Each transaction requires you to share personal information: your bank and credit card account numbers; your income; your Social Security number (SSN); or your name, address, and phone numbers.

It's important to find out what happens to the personal information you and your children provide to companies, marketers, and government agencies. These organizations may use your information simply to process your order; to tell you about products, services, or promotions; or to share with others.

And then there are unscrupulous individuals, like identity thieves, who want your information to commit fraud. Identity theft — the fastest-growing white-collar crime in America — occurs when someone steals your personal identifying information, like your SSN, birth date, or mother's maiden name, to open new charge accounts, order merchandise, or borrow money. Consumers targeted by identity thieves usually don't know they've been victimized. But when the fraudsters fail to pay the bills or repay the loans, collection agencies begin pursuing the consumers to cover debts they didn't even know they had.

The Federal Trade Commission (FTC) encourages you to make sure your transactions — online and off — are secure and your personal information is protected. The FTC offers these tips to help you manage your personal information wisely, and to help minimize its misuse.

- Before you reveal any personally identifying information, find out how it will be used and whether it will be shared with others. Ask about company's privacy policy: Will you have a choice about the use of your information; can you choose to have it kept confidential?
- Read the privacy policy on any website directed to children. Websites directed to children or that knowingly collect information from kids under 13 must post a notice of their information collection practices.
- Put passwords on your all your accounts, including your credit card account, and your bank and phone accounts. Avoid using easily available information — like your mother's maiden name, your birth date, the last four digits of your SSN, or your phone number — or obvious choices, like a series of consecutive numbers or your hometown football team.
- Minimize the identification information and the number of cards you carry to what you'll actually need. Don't put all your identifying information in one holder in your purse, briefcase, or backpack.

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- Keep items with personal information in a safe place. When you discard receipts, copies of credit applications, insurance forms, physician statements, bank checks and statements, expired charge cards, credit offers you get in the mail, and mailing labels from magazines, tear or shred them. That will help thwart any identity thief who may pick through your trash or recycling bins to capture your personal information.
 - Order a copy of your credit report. Make sure it's accurate and includes only those activities you've authorized. Each of the nationwide consumer reporting companies — Equifax, Experian, and TransUnion — are required to provide you with a free copy of your credit report, at your request, once every 12 months. To order your free annual report from one or all national consumer reporting companies, visit www.annualcreditreport.com, call toll-free **1-877-322-8228**, or complete the Annual Credit Report Request Form and mail it to:
Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281
You can print the form from ftc.gov/credit. For more information, see *Your Access to Free Credit Reports* at ftc.gov/credit.
 - Use a secure browser when shopping online to guard the security of your transactions. When submitting your purchase information, look for the “lock” icon on the browser's status bar to be sure your information is secure during transmission.

For More Information

To learn more about more about privacy issues and how they affect your life and the decisions you may make in the marketplace, visit ftc.gov/privacy.

The FTC works for the consumer to prevent fraudulent, deceptive, and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them. To file a complaint or to get free information on consumer issues, visit ftc.gov or call toll-free, **1-877-FTC-HELP** (1-877-382-4357); TTY: 1-866-653-4261. The FTC enters consumer complaints into the Consumer Sentinel Network, a secure online database and investigative tool used by hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

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1-877-FTC-HELP	FOR THE CONSUMER

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