

Identity Theft Prevention Checklist

Protect Yourself and Your Family from Identity Theft



MetLife®

Please take a few minutes to read this important checklist to help ensure the safety of your family and reduce your risk of identity theft. Make protecting your identity a personal habit!

Your Social Security Number (SSN)

- ▶ **DO** release your SSN only when absolutely necessary — for tax forms, employment, bank, or transaction records, and the like.
- ▶ **DON'T** carry your Social Security card in your wallet except when truly required, such as your first day on a new job.
- ▶ **DON'T** have your SSN (or your driver's license number) printed on your checks, and don't allow merchants to add your SSN to your checks by hand.

Credit Cards and Checks

- ▶ **DO** minimize the number of credit cards you actively use, and carry only one or two in your wallet.
- ▶ **DO** keep a list or photocopies of all your credit cards, as well as bank accounts and investments, in a secure place (not in your wallet or purse). Include account numbers, expiration dates, and telephone numbers, so you can contact them quickly if necessary.
- ▶ **DON'T** leave envelopes containing your bills and checks where they might be stolen. If stolen, your checks can be altered and cashed by an imposter.

Passwords and PINs

- ▶ **DON'T** use obvious or easily guessed passwords and PINs (personal identification numbers), such as digits of your SSN, consecutive numbers, your birth date, middle name, pet's name, or your mother's maiden name.
- ▶ **DO** create passwords that combine letters and numbers, and do change passwords on a regular schedule. Do change passwords assigned with new accounts immediately.

Document Destruction

- ▶ **DON'T** toss pre-approved credit offers in your trash or recycling bin without first tearing them into small pieces or shredding them. Do the same with other sensitive information: credit card receipts, phone bills, bank statements, investment reports, and so on. Trash is a prime target for identity thieves.
- ▶ **DON'T** toss credit card receipts in a public trash container. Carry the receipts in your wallet, not in the shopping bag.

And Most Importantly

- ▶ **DO** order your free credit report every 12 months from each of the nationwide consumer credit reporting companies. To learn more, visit www.annualcreditreport.com or call 1-877-322-8228.
- ▶ **DO** carefully review your credit card, bank statements, and phone bills each month for unauthorized use.
- ▶ **EXAMINE** your Social Security Earnings and Benefits Estimate Statement each year to check for fraud. The Social Security Administration mails this statement to adult SSN holders about three months before their birthdays.

We've Got You Covered

If you experience an identity theft, remember that MetLife Auto & Home® is ready to help you. Assess the situation — and call the MetLife Auto & Home Claim Department listed on your home policy. We will provide you with the expert guidance of a professional advocate who knows this complex terrain and is committed to seeing you through the process. We will work with you until your good name and credit have been restored.

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