

Are You Putting Yourself At-Risk for Identity Theft?

Take this quiz and see what you may be doing to help- or hurt- yourself. Answers follow.

1. When you receive an unsolicited offer of a “pre-approved” credit card in the mail you:
 - a. Shred it
 - b. Throw it in the trash unopened
 - c. Open the envelope, and then throw the contents in the trash
 - d. Use the envelope to send back other junk mail

2. What do you do if an expected credit card bill doesn't arrive?
 - a. Suspect it was intercepted and contact the credit card company
 - b. Figure you got off easy that month
 - c. Calculate how much you think you owe and send a check
 - d. Wait a couple of weeks and see if it shows up

3. How often do you check your credit reports?
 - a. Every time I apply for a loan
 - b. Whenever I feel like it
 - c. I check my credit report regularly
 - d. What's a credit report

4. When you send mail, do you:
 - a. Put it in your mailbox and raise the red flag the night before
 - b. Put it in your mailbox and raise the red flag in the morning before going to work
 - c. Ask your neighbor to drop it off since he passes the post office on the way to work
 - d. Drop it off at the post office yourself

5. When you receive mail:
 - a. Someone is at home and it's hand-delivered
 - b. It sits in my mailbox for only an hour
 - c. It sits in my mailbox for six hours or more
 - d. I pick it up at the post office

6. At this moment, where is your social security card?
 - a. In my wallet or purse
 - b. In my glove compartment
 - c. In a secure location at home
 - d. At my mother's house, I think

7. How often do you check your credit card statements?
 - a. As soon as the statement arrives
 - b. Just before paying them
 - c. I check them online from a secure computer
 - d. Whenever I get around to it

8. How often do you balance your checkbook?
 - a. Once a month
 - b. Every quarter
 - c. Once a year
 - d. I wait until the bank calls and tells me I'm out of money

9. When you receive an unsolicited phone call to buy something, you:
 - a. Listen to the sales pitch and if it's a good deal give them whatever information they need
 - b. Hang up
 - c. Give the names and phone numbers of friends to the caller
 - d. Report them, since you're signed up on the "Do Not Call" list

10. Where do you keep your financial records in your home?
 - a. In a locked safe
 - b. On the nearest flat surface
 - c. In a file cabinet
 - d. In an unlocked safe, since you can't remember the combination

11. Your online service provider calls and says they need your social security number or password. Do you:
 - a. Give it to them
 - b. Make one up
 - c. Report them to your provider
 - d. Ask them for a phone number so you can call them back

12. When you receive an e-mail with a get-rich-quick scheme that includes an attachment you:
 - a. Hurry to open it, since this might be your lucky day
 - b. Delete it immediately
 - c. Open the e-mail but not the attachment
 - d. Forward it to everyone in your address book

13. You receive an e-mail from Nigeria saying if you can help the sender transfer money out of the country, you'll be rewarded with a huge chunk of it. You:
 - a. Provide whatever personal information they ask for
 - b. Shop for a boat and a new car
 - c. Delete it
 - d. Report them to the Nigerian Embassy

14. When you select a computer password, you use:
 - a. Random letters and numbers
 - b. Your mother's maiden name
 - c. Your pet's name
 - d. Your birthday

15. At work, how often do you change your password?
 - a. Once a week
 - b. Once a month
 - c. Daily
 - d. Never; I stay logged on- it's easier

16. Where do you store your computer passwords?
 - a. I tape them to the computer monitor
 - b. Upper right-hand drawer under a book of matches
 - c. I memorize them
 - d. In my wallet

17. If you lose your wallet or you think it's been stolen you should:
 - a. Call your bank, creditors and the department of motor vehicles immediately to alert them
 - b. Go back to bed and hope tomorrow will be better
 - c. Buy a new wallet
 - d. Do nothing, since you believe people are inherently good

18. If you lose your wallet and it is returned to you with everything seemingly still intact, you:
 - a. Call your bank, creditors and the department of motor vehicles immediately to alert them and see if the cards have been used
 - b. Call your bank, creditors and the department of motor vehicles immediately to ask for replacements
 - c. Thank your lucky stars
 - d. Take the finder to lunch

19. When you go out of town, you:
 - a. Suspend delivery of your newspaper
 - b. Suspend delivery of your newspaper and ask the post office to hold your mail
 - c. Have a local teen take in your mail and water your plants
 - d. Put flyers in all your neighbors' mailboxes announcing your vacation dates

20. You read in the newspaper that your credit card company had a security breach and many credit card numbers were stolen or inadvertently revealed to a third party. You:
 - a. Call the company and tell them you're angry
 - b. Do nothing; if you're affected, you're sure they'll notify you
 - c. Call and cancel the card
 - d. Call all your credit card companies and banks to ask for new account numbers

Answers:

1. **A.** You should shred them. “Dumpster Divers” can recover and fill out the applications, cash the attached blank checks, or just get your personal information from the offers.
2. **A.** While it may have been damaged or lost at the post office, err on the side of caution and contact your credit card company.
3. **C.** Monitoring your credit report on a regular basis is an important factor in quickly uncovering potential identity theft.
4. **D.** If you leave the mail in the mailbox overnight or for many hours before the mailman picks it up, thieves could get there first, especially if they know no one is home.
5. **D.** Unless it is hand-delivered, mail that sits in a mailbox for many hours is an excellent target for ID thieves. For example, there is no way for you to know if an unsolicited credit card offer was intercepted until it was too late.
6. **C.** There is no reason to carry your Social Security Card. If you need it for employment or credit purposes, return it to a secure location immediately afterward.
7. **A.** You should check to see if your charges match what you actually bought as soon as the statement arrives. If you check them online, be sure your computer has a firewall and updated virus protection.
8. **A.** You should balance your checkbook and study your statement every month
9. **D.** You should be on the “Do Not Call” list. Unsolicited sales calls are never good news.
10. **A.** You should keep your records in a secure location. However, some smaller lockboxes can be easily carried away.
11. **D.** Reputable Internet Service Providers will never call and ask for personal information.
12. **B or C.** Deleting e-mail before opening attachments avoids any possible virus or spyware that can access personal information on your computer.
13. **C.** It’s a scam. Delete it. (Believe it or not, people still fall for it.)
14. **A.** Random letters and numbers are the safest. There are remote computer programs that can run through millions of possibilities in minutes to decode passwords.
15. **A.** Once a week is probably a good idea
16. **C.** If memorizing your passwords is impossible, find a secure location to store them. By putting passwords in your wallet, you’re offering thieves “one-stop shopping” should you ever lose your wallet.
17. **A.** Notifying banks, credit card companies and the department of motor vehicles will minimize the damage and increase the chances the crook will be caught. Requesting replacements will eliminate “delayed” criminal action.
18. **B.** Better to be safe than sorry. Alert your bank and credit card companies and ask for replacement cards. Your numbers could have been copied before your wallet was returned to you. Of course, you could take the finder to lunch, if you’re so inclined, but make sure your credit is still good beforehand.
19. **B.** While the teen may be trustworthy, realize there is added risk involved. If you must do this in order to ensure the survival of some rare tropical plant, make sure the teen’s parents know and it is a family you can trust.
20. **D.** While canceling the card might be sufficient, if the breach allows the perpetrators access to all your personal information, it could reverberate through to other financial accounts.