Simple steps to help keep your personal information safe

1. Don't provide your Social Security number unless it's absolutely necessary. It's the key to your identity.

2. Remove extra information from your checks. Merchants cannot require you to write your Social Security number, date of birth or phone number on a check.

3. Check your bank and credit card statements as soon as you get them. Report any discrepancies immediately.

4. Never give out bank or credit card information over the phone unless you initiated the call and know the business to be reputable.

5. Never respond to an e-mail or pop-up message asking you to confirm or verify account information, even if it looks official. Instead, call the customer service number on the company's billing statement to check an account.

6. Shop online only with reputable businesses and make sure the site is secure before providing credit card information.

7. Shred or destroy any documents that contain account or personal information, including prescriptions, receipts, bank deposit slips, pay stubs, expired credit cards, insurance policies and credit card applications.

8. Opt out of unsolicited credit and insurance offers by calling (888) 5-OPTOUT (567-8688). This won't prevent you from getting a loan or credit card, but it will stop pre-screened applications.

9. Order a copy of your credit report at least once a year and check it carefully for fraudulent accounts. You are entitled to a free copy from each of the three credit bureaus every 12 months.

Credit Bureau Contact Information

**Equifax**
P.O. Box 740241
Atlanta, GA 30374-0241
(800) 525-6285
www.equifax.com

**Experian**
P.O. Box 9532
Allen, TX 75013
(888) EXPERIAN (397-3742)
www.experian.com

**TransUnion**
Fraud Victim Assistance Division
P.O. Box 6790
Fullerton, CA 92834-6790
(800) 680-7289
www.transunion.com

Your rights.
Your privacy.
Your peace of mind.

Montana Office of Consumer Protection
www.dojmt.gov/consumer
(406) 444-4500 • (800) 481-6896