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How Not to Add Risk to Your Holiday List - 10 Tips to Prevent ID Theft

FISHERS, IN- November 5, 2007 – GetIDSmart.com founder, J. Michelle Sybesma, offers insight into common holiday practices that cause risk factors for individuals, as your task list grows longer with holiday activities. Credit card fraud is a stepping stone crime to the greater fraud of identity theft. Therefore, best practices of risk factors should be observed especially around the holiday season when risk factors are more frequent.

1. If shopping on the Internet or staying in a hotel, **NEVER use your debit card for charges or incidentals.** In the event your card number is stolen, debit cards create greater immediate impact because thieves have instant access to funds in your bank account. Credit cards have a different set of liability and risk, read the fine print. Neither type of fraud is easy to cope with; however, reporting a credit card breach promptly can offer you less instant financial impact than finding you that your primary account has been emptied.
2. **When obtaining receipts** - Watch for credit card numbers printed in their entirety. It is poor protocol, but it is legal for the merchant's copy of the receipt to display your full credit card number. However, it is illegal for the customer copy to have the entire number printed on it in many states. (In both cases retail establishments should contact the bank that issued their point-of-sale machines and request that they be updated.) If you encounter a machine of this type, bring it to the attention of the establishment. Most companies are perfectly willing to allow you to mark out all but the last four numbers.
3. **Carrying some cash is a good idea** for use any place where your instinct picks up a lack of ID safe practices. Be cautious when using credit/debit cards at festivals, fairs or temporary shops, etc. These locations often have less modernized business practices because of their transient nature.
4. Create a separate location outside your wallet for **frequent shopper cards.** This makes it easier for you to realize if a credit or debit card is missing.

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- HOW NOT TO ADD RISK TO YOUR HOLIDAY LIST - 10 TIPS TO PREVENT ID THEFT (cont.)

5. If you opted to **open a new credit card** to receive extra discounts on purchases, **SAVE** the receipt of the initial purchase. Make sure it includes the time, date, location and name of the checkout person in case an issue should arise later. (GetIDSmart.com does not recommend the practice of establishing a significant number of credit cards.)
6. **Holiday fundraisers are popular during the holiday season.** Determine in advance what you have in mind to spend. Set aside these funds in cash as opposed to giving a check to those going door-to-door. Frequently, the safe storage of your vital information cannot be guaranteed.
7. In preparation for events, when **washing or fueling your car in public places**, do not dispose of receipts or mail in a public trash can. These documents should be properly disposed of using a modern cross-cut shredder or professional shredding service.
8. When shopping be aware that using debit cards and pin numbers does not necessarily mean that you are secure. Be cautious of individuals near you at **ATM machines and checkout counters**. When you are putting in your pin number, someone may appear to be on their cell phone, when in fact they are creating videos or photos of your pin number entry or personal information.
9. It is a good idea to purchase **gift cards** in advance for your own use or those running errands for you. This eliminates the need to carry large amounts of cash and credit/debit cards. When purchasing these cards, make sure the removable security tape over the account number has not been tampered with.
10. After overspending, be aware that cutting up your credit/debit cards does **NOT close the account**. If you intend to close a credit card account, call the company directly, request a letter verifying the cancellation and remember to check your credit report to see if the account was indeed closed. Once you have done this, make sure you destroy the card.

Lastly, enjoy your holiday shopping sprees, but do not allow ID theft insurance companies to provide you with a false sense of security. If you subscribe to these services, read the fine print and know what services you are getting. "Many insurance policies offer coverage for losses of out of pocket expenses, but do NOT cover the insured's or victim's loss of time. This can be a VERY expensive, unrecoverable cost and the average time spent can be somewhere in the neighborhood of 100 hours to repair identity theft." said John Kissling, chief deputy insurance commissioner for the Department of Insurance, State of Indiana. Get ID Smart Founder, J. Michelle Sybesma warns in terms of ID theft insurance, "You should not stop washing your hands just because you have purchased health insurance. Get ID Smart and avoid risk whenever possible."

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