

According to the Federal Trade Commission, in 2013, Florida had the highest per capita rate of identity theft reports in the nation. And, as technology improves, criminals are getting smarter, figuring out new ways to steal your personal information. Use these helpful tips to avoid becoming a victim of identity theft.

- 1. Look out for skimmers. These nearly undetectable card readers steal debit and credit card information and are commonly placed over credit card devices at ATMs and gas pumps. To check for a skimmer, try to shake the credit card device. If there is any movement, do not insert your card.
- 2. Check your online account balance and transactions frequently.
- 3. Shred and destroy documents with personal information prior to throwing them away.
- 4. Don't respond to emails, texts, or phone calls with personal information.
- 5. Check your mailbox daily and bring in your mail.
- 6. Take notice of when your monthly financial statements are mailed. Notify us and your financial institution if you do not receive a statement.
- 7. Call the post office when you go out of town to temporarily halt mail delivery.
- 8. Don't throw away any credit card receipts without destroying them first.
- Watch your credit card expiration dates. If you do not receive a replacement card, contact your financial institution.
- 10. Regularly change your usernames and passwords.

- 11. Reduce your risk of identity theft by getting cash back in stores while making a purchase rather than using an ATM to withdraw cash. When fueling up your car, go inside to pay rather than using your credit card at the pump.
- **12. Never let your credit or debit card out of your sight.**Unfortunately, there are cases of identity theft where unscrupulous cashiers steal credit card information from behind the counter.
- 13. Use a single card for holiday shopping to easily monitor your purchases and identify any abnormal activity or transactions.
- **14. Keep an eye out for "shoulder surfing."** Strangers behind you could be looking to gain access to your PIN. Be aware of your surroundings.
- 15. Although these tips will better protect YOU, obtaining comprehensive identity theft protection will protect your family, minimize damage, and ease recovery. Security First Insurance's identity theft protection includes monitoring services. If you are shopping for identity theft coverage, check to makes sure the coverage includes monitoring services. Without these services, it could take longer before your are alerted that your identity has been stolen—resulting in unnecessary long-term damage to your reputation and credit.

Security First Insurance's identity theft coverage is available to customers for \$25 per year. There is also no additional fee to add family members to the coverage.

Learn more: www.SecurityFirstFlorida.com/idtheft

Security First Insurance has partnered with PrivacyMaxx, a leading technology solutions provider, to offer customers comprehensive and proactive identity theft coverage.