



SPOTLIGHT Troy CPA firm offers 10 ways to avoid identity theft

The phone rings and it's a collection agency demanding payment on an overdue account you didn't know you had, or perhaps you notice purchases on your credit card statement that you didn't make. Identity theft can happen to anyone, and Troy-based CPAs Gordon Advisors P.C. say it's time to take steps to protect your personal information. As a matter of fact, 10 of them:

1. Guard your Social Security Number. Give out your Social Security number only when absolutely necessary or when required by law. Everyone age 25 and older can expect to receive a Social Security statement in the mail each year. Check it thoroughly for any discrepancies.
2. Memorize PIN Numbers. When creating passwords or personal identification numbers do not use the last four digits of your Social Security number, your birthday, your mother's maiden name or anything else that could easily be discovered by thieves. Also, do not write down you PIN or passwords. Instead, memorize them.
3. Shred. Shred or finely tear any documents that contain personal information. This includes bank statements, credit reports, credit card offers, charge receipts, insurance forms and checks.
4. Carry a Minimum of Personal Information. Don't carry extra credit cards, your Social Security card, birth certificate or passport in your wallet or purse unless you need it. As a precaution, make copies of your credit cards, and record your bank and investment account numbers. Keep this information in a secure place, along with the telephone numbers for customer service or the fraud department for each, so you can quickly notify them if an issue arises.
5. Monitor Bank Statements and Credit Card Bills. Thoroughly check your credit card and bank statements each month for unauthorized or fraudulent activity. You should also pay attention to your billing cycles, and follow up with your bank or creditors if bills or statements don't arrive on time. A missing bill or statement may mean an identity thief has taken over your account and changed your billing address to cover his or her tracks.
6. Secure Your Mail. Identity thieves have been known to raid mailboxes for personal information. Promptly remove delivered mail from your mailbox. Deposit outgoing mail in post office mail boxes or at your local post office, rather than leaving it in your mailbox. If you will be away from home for an extended time, ask the post office to hold your mail.
7. Treat Personal Information With Care. Don't divulge personal information on the phone or the Internet, unless you have initiated the contact and know the company is reputable.
8. Install a Firewall. A firewall on your computer may help prevent hackers from obtaining personal identification information and financial data from your hard drive. And before disposing of your computer, remove data by using a strong "wipe" utility program. Don't rely solely on the delete function to remove files containing sensitive information.
9. Check Your Credit Report. Review your credit report at least once a year to check for errors and fraudulent use of your account. Consumers can now get a free copy of their credit reports annually.

10. Consult with a CPA. If you think your identity has been stolen, a CPA can help you take steps to remedy the problem.

For more information, contact Gordon Advisors at (248) 952-0200 or visit www.gordoncpa.com.

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