



KNIGHTLY TIPS TO GUARD AGAINST THEFT AND FRAUD

The world can be a dangerous place. Even in the serene environment of a campus community if we fail to recognize this fact, we become more vulnerable to any number of criminal threats, all just looking for the next unsuspecting victim. Thankfully, there are a number of personal security tips that you can use to make your life more secure. Gathered from a number of sources the following information can help you be more aware and proactive during the coming year.



Register Your Home and Cellular Telephones with the National Do Not Call Registry <https://www.donotcall.gov> - The National Do Not Call Registry gives you a choice about whether to receive telemarketing calls at home. Most telemarketers should not call your number once it has been on the registry for 31 days.

Opt-Out of Prescreened Credit and Insurance Offers

- Many companies that solicit new credit card accounts and insurance policies use prescreening to identify potential customers for the products they offer. Prescreened offers — sometimes called "preapproved" offers — are based on information in your credit report that indicates you meet criteria set forth by the offer. Usually, prescreened solicitations come via mail, but you also may get them in a phone call or in an e-mail. If you decide that you don't want to receive prescreened offers of credit and insurance, you have two choices: You can opt out of receiving them for five years or opt out of receiving them permanently.
- To opt out for five years: Call toll-free 1-888-5-OPT-OUT (1-888-567-8688) or visit www.optoutprescreen.com. The phone number and website are operated by the major consumer reporting companies.
- To opt out permanently: You may begin the permanent Opt-Out process online at www.optoutprescreen.com. To complete your request, you must return the signed Permanent Opt-Out Election form, which will be provided after you initiate an online request.

Review a Copy of Your Credit Report

- AnnualCreditReport.com is the official site to get your free annual credit reports. This right is guaranteed by Federal law.
- Federal law allows you to:
 - Get a free copy of your credit report every 12 months from each credit reporting company.
 - Ensure that the information on all of your credit reports is correct and up to date.
- Visit <https://www.annualcreditreport.com/> to get a free copy of your credit report.

Add A Credit Freeze To Your Credit File If You Believe You Are At Risk



A credit freeze (sometimes called a security freeze) is designed to prevent the information in your credit file from being reported to others. Because most creditors will check your credit report before opening a new account a credit freeze is an effective means of protecting yourself against identity thieves who open accounts in your name.

There are some inconveniences associated with having a credit freeze / security freeze on your credit file when you try to establish new credit yourself, but for some people the additional protection provided by a credit freeze may be worth the associated inconvenience.

- 1) The Federal Trade Commission provides more information on credit freezes here:
<http://www.consumer.ftc.gov/articles/0279-extended-fraud-alerts-and-credit-freezes>
- 2) If you choose to place a credit freeze on your credit file, you will have to contact each of the major credit reporting agencies to complete the process.

Experian - http://www.experian.com/consumer/security_freeze.html

Equifax - https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp

TransUnion - <http://www.transunion.com/personal-credit/credit-disputes/credit-freezes.page>

Experian 1-888-397-3742 | Equifax 1-800-525-6285 | TransUnion 1-800-680-7289

Consider Single Use Credit Card Numbers When Shopping On-line

- When you shop on-line or over the telephone it is necessary to provide a credit card number to complete your purchase. But what happens to your credit card data after the transaction is complete? Does the merchant keep your credit card information on file? Will you be charged for a re-occurring transaction when you only authorized an on-time charge?
- To help protect you against identity theft and loss of your credit card data, many major banks such as [Bank America](#), [Citibank](#), and [Discover](#) allow you to generate single use credit card numbers for a specific merchant or transaction.
- The single use credit card number works just like the number, expiration date, and security code printed on your credit card, and of course these charges appear on your monthly bills as usual. However, single use credit card numbers are limited to a single merchant, a single transaction, or for a limited period of time sent by you. Once the transaction is complete or the expiration date you assigned to the single use credit card number is reached, that number is canceled and can't be used if stolen or later accessed by an unscrupulous merchant.

Change Your Passwords

- Change the passwords for all of your on-line accounts. For best security passwords should be complex and changed frequently. Too often we use the same password for extended periods of time and use a single password across multiple accounts. This creates a vulnerability, which is increased if the passwords being used are weak. You can check the strength of your passwords using the Microsoft Password Checker, on-line at: <https://www.microsoft.com/security/pc-security/password-checker.aspx>

Use a Digital Certificate to Encrypt Your Personal E-mail

- Most people recognize that e-mail is not a secure means of communication, and we are frequently warned about the dangers of sending personal or financial information via e-mail.
- However e-mail is quick and convenient, and too often this convenience outweighs the need for security. Information that should be encrypted is often sent as plaintext because encryption is just too hard, or too inconvenient, or too time consuming. Fortunately there is a simple and convenient method of encrypting e-mail between people with whom we regularly communicate - that method is a personal digital certificate.
- This article explains what a digital certificate is, and how you can install a digital certificate to encrypt and sign your personal e-mail: <http://goo.gl/NAueNq>

Add Security Software to Your Home Computer

- Security software helps to protect your computer from viruses, malware, spam, and phishing attacks. There are a number of both commercial and freeware products that you can use to help protect yourself in cyberspace. Some freeware products that have proven effective are:
 - 1) Microsoft Security Essentials
<http://www.microsoft.com/security/pc-security/microsoft-security-essentials.aspx>
 - 2) Malwarebytes
<http://www.malwarebytes.org/>
 - 3) CCleaner
<http://www.piriform.com/ccleaner>
 - 4) Zone Alarm
<http://www.zonealarm.com>

Add a Password, PIN, or Swipe Pattern to Your Cell-Phone

- Cellular telephones today do a lot more than make phone calls. Your cell-phone probably contains a list of your contacts, a personal calendar, photos, saved text messages, on-line browsing history, and maybe even financial account information. If your phone is lost or stolen all of that information is now in the hands of the thief that stole it, or in the hands of whoever finds your lost phone. Requiring a password, PIN, or swipe pattern to access your phone adds a little extra security, preventing anyone who gains access to your phone from easily accessing your private information. Activating a password, pin, or swipe pattern can usually be done through the settings menu on your phone.

Remote Find, Lock, and Wipe/Delete Applications for your Cellular Telephone

- You may also want to install applications that allow you to locate, lock, and remotely wipe (delete) your phone if it is stolen. If you have an I-Phone consider the "Find My iPhone" app. (<https://www.apple.com/icloud/find-my-iphone.html>) If you have an Android phone consider the "Where's My Droid" application: (<https://play.google.com/store/apps/details?id=com.alienmanfc6.wheresmyandroid&hl=en>)

Get a Paper Shredder for Your Home



To help protect yourself against identity theft, stalking, and similar crimes it is important that you never place intact documents containing your personal, private, or financial information in the trash. A paper (document) shredder is the best way of destroying sensitive documents before disposing of them in your trash or recycle bin. Paper shredders for home use range in price from around \$50 to well over \$250. For home use a cross-cut shredder costing less than \$100 will more than meet your needs.

If you can't afford to purchase a personal shredder for your home; check with your local sheriff, police department, crime stoppers organization, or bank for information about upcoming community shred events. Many times these organizations will hire industrial mobile shredders to allow community members to destroy personally sensitive documents for free. A free digital document shredder for your computer can be downloaded here:

<http://www.freeraser.com>

Remember This Important Acronym!

S **t**rengthen passwords
Use at least 8 characters, alpha numerics, symbols and upper/lower case

H **a**ndle PII with care
Don't give out Personal Identifying Information (PII) unless absolutely necessary

R **r**ead credit reports annually
Go to AnnualCreditReport.com for a free credit report annually

E **m**pty your purse/wallet
Don't carry any more than necessary and never your Social Security card

D **i**ssue these tips with friends
Share your knowledge and educate those around you

Learn About Active Shooters and Workplace Violence

➤ Active shooters and workplace violence are very real concerns in many areas. The following on- line courses and videos can help make your more aware of this threat and actions you can take if your ever find yourself in this type of situation.

- 1) IS-907 - Active Shooter: What You Can Do (On-Line Course)
<http://training.fema.gov/EMIWeb/IS/is907.asp>
- 2) IS-106.12 - Workplace Violence Awareness Training (On-Line Course)
<http://training.fema.gov/EMIWeb/IS/is106.12.asp>
- 3) IS-906 - Workplace Security Awareness (On-Line Course)
<http://training.fema.gov/EMIWeb/IS/IS906.asp>
- 4) Active Shooter Awareness Video (Run, Hide, Fight)
YouTube Video (6 minutes) <http://youtu.be/5VcSwejU2D0>
- 5) Active Shooter Training Video for the Workplace, Schools and Home
YouTube Video (26 Minutes) <https://www.youtube.com/watch?v=0Xua5GarNdc>



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