

# ***FTC Consumer Alert***

Federal Trade Commission ■ Bureau of Consumer Protection ■ Office of Consumer and Business Education

## **Privacy: Tips for Protecting Your Personal Information**

Every day you share personal information about yourself with others. It's so routine that you may not even realize you're doing it. You may write a check at the grocery store, charge tickets to a ball game, rent a car, mail your tax returns, buy a gift online, call home on your cell phone, schedule a doctor's appointment or apply for a credit card. Each transaction requires you to share personal information: your bank and credit card account numbers; your income; your Social Security number (SSN); or your name, address and phone numbers.

It's important to find out what happens to the personal information you and your children provide to companies, marketers and government agencies. These organizations may use your information simply to process your order; to tell you about products, services, or promotions; or to share with others.

And then there are unscrupulous individuals, like identity thieves, who want your information to commit fraud. Identity theft — the fastest-growing white-collar crime in America — occurs when someone steals your personal identifying information, like your SSN, birth date or mother's maiden name, to open new charge accounts, order merchandise or borrow money. Consumers targeted by identity thieves usually don't know they've been victimized. But when the fraudsters fail to pay the bills or repay the loans, collection agencies begin pursuing the consumers to cover debts they didn't even know they had.

The Federal Trade Commission (FTC) encourages you to make sure your transactions — online and off — are secure and your personal information is protected. The FTC offers these tips to help you manage your personal information wisely, and to help minimize its misuse.

- Before you reveal any personally identifying information, find out how it will be used and whether it will be shared with others. Ask about company's privacy policy: Will you have a choice about the use of your information; can you choose to have it kept confidential?
- Read the privacy policy on any website directed to children. Websites directed to children or that knowingly collect information from kids under 13 must post a notice of their information collection practices.
- Put passwords on your credit card, bank and phone accounts. Avoid using easily available information like your mother's maiden name, your birth date, the last four digits of your SSN or your phone number, or obvious choices like a series of consecutive numbers or your hometown football team.

- Minimize the identification information and the number of cards you carry to what you'll actually need. Don't put all your identifying information in one holder in your purse, briefcase or backpack.
- Keep items with personal information in a safe place. When you discard receipts, copies of credit applications, insurance forms, physician statements, bank checks and statements, expired charge cards, credit offers you get in the mail and mailing labels from magazines, tear or shred them. That will help thwart any identity thief who may pick through your trash or recycling bins to capture your personal information.
- Consider ordering a copy of your credit report from each of the three major credit reporting agencies (CRAs) every year. Make sure it's accurate and includes only those activities you've authorized. CRAs can't charge you more than \$9.00 for a copy and in some states, your credit report is free.
- Use a secure browser when shopping online to guard the security of your transactions. When submitting your purchase information, look for the "lock" icon on the browser's status bar to be sure your information is secure during transmission.

## For More Information

To learn more about more about privacy issues and how they affect your life and the decisions you may make in the marketplace, visit [www.consumer.gov/ncpw](http://www.consumer.gov/ncpw).

The FTC works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them. To file a complaint or to get free information on consumer issues, call toll-free, 1-877-FTC-HELP (382-4357), or use the complaint form at [www.ftc.gov](http://www.ftc.gov). The FTC enters Internet, telemarketing, identity theft and other fraud-related complaints into Consumer Sentinel, a secure, online database available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.



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