

FROM YOUR FRIENDS AT **STERLING INSURANCE COMPANY:**

IDENTITY THEFT PREVENTION

Did you know...

- Every day, **27,000** people become victims of identity theft.
- Identity theft complaints have topped every other category filed with the Federal Trade Commission for six consecutive years.
- The average cost of identity theft is **\$4,800** per victim.

Here are some simple strategies for lowering your risk of identity theft:

- Do not carry your Social Security number in your wallet, and never write your Social Security number on your checks.
- Use online bill pay and e-bills to remove confidential information from the mail and improve payment tracking.
- Shred anything that contains your name, address or other sensitive data before discarding.
- Photocopy the contents of your wallet and keep the copy in a safe place.
- Do not provide personal information on the phone if you have not initiated the call or if you do not know the other party.
- Do not use obvious passwords for online accounts.
- Limit the number of credit cards you use.
- Review your bills and account statements closely.
- Have your mail sent to a post office box, and mail any out-going checks, bill payments, and tax documents from the post office.
- Install a firewall and virus protection software on your home computer.
- Check your credit reports at least once a year. You are entitled to one free credit report each year from each of the three major credit bureaus. For more information, visit www.annualcreditreport.com or call 1-877-322-8228.

We live in New York.
We work in New York.
We insure New York.



Rated A "Excellent"
by A. M. Best.

STERLING INSURANCE
COMPANY

PO Box 9
Cobleskill, New York 12043

Phone: 518-234-2521
Fax: 518-234-3167
www.sterlingins.com

