

DKG Benefits of Membership

ID THEFT PROTECTION

There is, unfortunately, a huge risk of identity theft. You see ads all the time on TV, hear them on the radio, and read them in our newspapers, magazines and online. DKG has an agreement with **ID Theft Assist**, the most comprehensive identity recovery service on the market. For more information refer to DKG web site, www.dkg.org, and type "identity theft" in the search box where you will find a list of articles.

If you are a member and your ID is stolen, you contact them. The following is from **ID Theft Assist website: www.idtheftassist.com**. *ID Theft works for you!!*

"We process the paperwork and deal with creditors, credit agencies and the Federal Trade Commission to report the crime and restore your identity quickly. We have the essential tools at our fingertips, saving you hundreds of hours of frustration.

Trans Union (TU), one partner in ID Theft Assist, is a leading global provider of business intelligence services. As one of the largest credit bureaus in the United States and Canada, TU provides us with direct access to a victim's creditors. This direct, immediate access to a major credit bureau sets us apart from other identity theft service providers. It enables us to reach your creditors and stop damage to your credit report within minutes of receiving your authorization. Once your credit is re-secured, we make sure the information is transmitted to the other major credit bureaus.

We understand that recovering from identity theft is not just about paperwork, which is why **Affinity Care (AC)** rounds out our support network. AC provides emotional assistance, available 24/7 to help an identity theft victim cope with the emotional aspect of recovery. We also provide long-term support, including financial and legal assistance through AC's extensive nationwide attorney network."

Cost of ID Theft Assist is \$90 annually. This reflects the DKG 25% discount.

Please note that the web site is undergoing a complete transformation.

If you have trouble connecting, please contact Jean Sekel, jeanbsekel@yahoo.com.

Top 10 Easy Ways to Prevent Identity Theft

1) **Be a minimalist:**

Only carry the personal information you need with you – this includes your Social Security card, your passport and your checkbook.

2) **Use common sense:**

When choosing passwords and PIN numbers, don't use predictable numbers like your Social Security number or anything else easily detectable (*pet's name, mother's maiden name, etc.*) Predators of identity theft are often acquaintances of the victim – *so don't make it easier for them to steal your identity!*

3) **Pay attention:**

If you are expecting a new credit card, driver's license or other sensitive material, watch the mail closely and contact the issuer immediately if it does not arrive when expected.

4) **Are they who they say they are?**

Do not give out your credit card number over the phone unless you have an existing business relationship with the company and you initiated the call.

5) **Shred the evidence:**

Make sure your account number doesn't appear in full on your receipts. If it does, shred it before discarding.

6) **Keep your Social Security number to yourself:**

Give your Social Security number out only when absolutely necessary.

7) **Pass it on or don't:**

Request that companies remove your information from their databases. Contact Lexis-Nexis at (800) 227-9597 and Information America, Inc. at (800) 235-4008.

8) **Computer Safety 101:**

Install a firewall on your computer to keep Internet hackers from accessing your data.

9) **Inquiring minds don't need to know via e-mail:**

Do not send confidential information over email and never respond to email requests for such information.

10) **Neither do inquiring web surfers:** (*Directions are in parentheses.*)

Visit online directories, like the following and remove yourself from them: www.411.com (*go to Contact Us*); www.Switchboard.com (*Click remove listing*); www.whowhere.com (*go to Help*)

Jean Sekel