

NEWS RELEASE

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Simple Steps to Protect Your Identity this Holiday Season Integrity Insurance provides shoppers with five tips to avoid identity theft

Appleton, Wis. (December, 2012) – The busiest shopping time of the year is here. Whether we choose to shop online or the old-fashioned way in stores, any good consumer knows shopping transactions can put our identity at risk. Integrity Insurance, an Appleton-based insurance company, offers advice for shoppers to remain protected this holiday season.

1. Remove extra credit cards, social security card, birth certificate and passport from your wallet or purse.

In the case that someone's purse or wallet gets lost, having personal information handy for a stranger to steal makes them susceptible to identity theft. If this happens, victims should call their credit card company and bank immediately to cancel accounts to avoid any unauthorized purchases.

Social security cards, passports and birth certificates should be kept in a secure place at home. When you go shopping or out in public, only bring what you absolutely need, and never leave your wallet or purse unattended or in an automobile. These situations could give thieves easy access to your personal information.

2. Reconcile check, credit card and bank statements.

Regularly review your check, credit card and bank statements to ensure that all purchases listed are legitimate and authorized. If you notice any transactions that don't belong, call your bank or credit company immediately to challenge the purchase.

Also, confirming that home and work mailboxes are secure for receiving important mail such as credit card and bank statements will reduce the likelihood of theft. When ordering new checks, arrange to pick them up in-person at a local bank branch.

3. Don't click links in emails from financial institutions or vendors that log into your account or require personal information.

Online shoppers should also be aware of emails they receive from vendors with links that, when clicked, ask you to enter personal information. If you receive an email that looks like it's from a financial institution or vendor, regardless if you're familiar with that institution, don't click on any links in the email to log into your account or provide information. Instead, go to your browser and type in the domain name of the institution (e.g. www.paypal.com). Often times, these emails are from identity thieves who are trying to obtain or phish for confidential information.

4. Consider purchasing identity theft coverage as part of your insurance policy.

Many insurance carriers, such as Integrity, offer identity theft coverage as part of or an endorsement to their homeowner's or renter's policy. Adding identity theft protection to a policy will provide some coverage in the case that identity theft occurs. Policy owners should check with their independent insurance agent to confirm what options and assistance are available.

In addition to adding identity theft protection to your insurance policy, consider the monitoring and security options that your credit card company or other vendors offer. Many companies offer protection tools, such as transaction alerts, to help their customers become less vulnerable to a breach.

5. Check your credit score.

Holiday shoppers should also remember to check their credit score annually. Companies such as <u>TransUnion</u>, <u>Experian</u> and <u>Equifax</u> offer free yearly credit reports that allow shoppers to analyze their score for any suspicious activity.

To learn more about identity fraud and access additional resources, visit http://www.us-cert.gov/cas/tips/.

About Integrity Insurance

Integrity Insurance established in 1933 is based in Appleton, Wisconsin. Integrity offers auto, home and business insurance through a network of independent agents throughout Iowa, Minnesota and Wisconsin. With an affiliate partner Grange Insurance based in Columbus, Ohio — the enterprise has \$2 billion in assets and \$1 billion in annual revenue and holds an AM Best rating of "A" Excellent. For more information, visit www.integrityinsurance.com.

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