

AVOIDING IDENTITY THEFT

**By Paula Sollami Covello
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As the Mercer County Clerk, I am pleased to have the opportunity to remind residents to take precautions when handling personal financial documents due to the rising tide of identity theft. In my role as County Clerk, every day I see volumes of documents containing personal information pass through my offices in Trenton and Hamilton. We professionally process U.S. passports and notaries as well as record and catalog deeds, mortgages and other important business documents. Unfortunately, problems can arise when the wrong person gets hold of such information and identity theft can occur.

Identity theft happens when someone steals your personal information – e.g.: your social security number, bank account numbers or credit card number – and uses it fraudulently. It can destroy your credit rating and tarnish your good name.

Consequently, I have compiled the following list of helpful suggestions from numerous sources including experts in identity theft, for your use in order to take precautions and avoid becoming a victim of identity theft.

- **Monitor your accounts, bills and financial records.** Make sure there are no unusual charges or drastic increases in bills. Also, keep your information and files secure and locked away.
- **Call your bank or credit card company to report unusual activity the moment you suspect a problem.** There is legislation in place in New Jersey to freeze your account and to warn creditors of possible identity theft.
- **Shred financial documents before disposing of them.** There are criminals known to “dumpster dive”, or rifle through garbage in search of credit card or other financial information.
- **Protect your social security number.** Do not give out personal information over the internet unless you are certain the website is secure. Never give out personal information over the phone without taking safeguards to identify the person on the other end as a legitimate business person.
- **Beware of fraudulent phone solicitations.** Criminals are likely to prey on seniors and students, hoping to obtain financial information.

- **Check your credit report annually.** The law entitles you to one free credit report a year from any reputable credit agency.
- **If you're in danger of foreclosure and someone offers you a "quick fix", check with your bank or mortgage lender first.** Sadly, there are people looking to take advantage of those already in financial trouble and facing foreclosure.

For further information on identity theft, contact the Federal Trade Commission Hotline on Identity Theft at 1-877-ID-THEFT and/or the Mercer County Department of Consumer Affairs (<http://nj.gov/counties/mercerc/commissions/consumer/index.html>) at 609/989-6671. My website offers additional help for those facing foreclosure at www.mercercounty.org, under County Clerk. If you need legal advice, contact the Mercer County Bar Association (www.mercerbar.com or 609/585-6200) to obtain a referral to a lawyer who specializes in foreclosures.

In closing, be vigilant in giving out personal information. I hope that these tips will help you to remain trouble-free in the New Year and wish each of you much happiness and success.

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