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SMALL BUSINESS

5 Tips to Avoid Identity Theft During the Holidays

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Thinking of shopping online this holiday season?

Take caution: Statistics show approximately 15 million Americans have their identities used fraudulently each year, with financial losses totaling upwards of \$50 billion; And 100 million additional Americans have their personal information placed at risk of identity theft each year.

Industry experts on the right side of the law continue to work diligently to stay one step ahead of identity thieves and cyber criminals. One such expert is Tony Perez, founder of [NetLok](#), a revolutionary and highly effective cyber security solution. He offers these tips:

1. What are the most important things you can do to protect yourself from ID theft?

- a) Don't answer emails or texts from an unknown sender.
- b) Don't answer emails from the IRS because the IRS does not contact you with emails.
- c) Click the certificate (the lock) in front of the URL address to verify that the source is real.

- d) Remove your personal data from your computer and devices.
- e) When creating a user name for financial records, start out with a number, then a character, and do not use your account name.

2. Is it okay to have a website “store” your credit card information for future purchases?

Depends; if they have a green URL certificate like Apple, HP, and others, they probably have sufficient security levels in place.

3. Should you put your SS# on medical documents?

You should try to avoid doing so if possible. When in doubt, contact the source and ask about their HIPAA compliance procedures and how they are protecting your information.

4. Any other hot tips that reap max protection?

Erase your download files and empty your trash files regularly. Failure to do so will leave important personal information stored for months.

5. Why has ID theft become so prevalent? Do you think it will increase or decrease in the future? Why?

People do not know how to use their computers or other devices to store information securely. They also willingly give information to Big Data because they mistakenly accept the argument that, “if you are not doing anything wrong, you have nothing to hide”.

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