



Consumer Credit Counseling Service
of Maryland and Delaware, Inc.

FOR IMMEDIATE RELEASE

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TIS THE SEASON TO BE CAREFUL: AVOID IDENTITY THEFT THIS HOLIDAY

BALTIMORE, MD – The holidays represent a time to give and to celebrate, and for many of us that means spending. As a result, many of us may find ourselves paying off this year's credit charges with interest in 2008. With promotional mailers and in-store and online shopping on the rise, the season also places us at a greater risk when it comes to identity theft and credit card fraud. To avoid these dangers, Consumer Credit Counseling Service of MD & DE, a local nonprofit community services, recommends these simple steps:

Social Security number strategies - To identity thieves, your social security number is as good as gold. On trips to the mall, never take it with you. Keep your Social Security card locked in a secure box.

In-store ID theft - Minimize the pieces of ID you carry, and consider leaving your debit card at home given it offers a direct link to your bank account. When handing credit cards to clerks or filling out in-store credit card applications, use your arm and hand as a shield when giving your credit card to a clerk or filling out an application. If you're asked to provide sensitive information during a transaction, write it down instead verbally sharing it. During transactions, keep your eyes on your card at all times. Place credit receipts in a safe place in your wallet instead of leaving them in the shopping bag.

Purse and car practices - When carrying a purse, loop the strap over your shoulder and keep the clasp-side against the front of your body. Do not leave your wallet, purse, laptop, or personal mail in the trunk or jockey box of your car while it's unattended.

Online shopping safety - Do not purchase items online at an unsecure web site. (Note: Secure site addresses begin with "https" and feature a paddle lock icon next to the address bar.) Only buy from reputable vendors. Do not respond to unsolicited email promotions and never provide your Social Security number online.

Mail protection - If you don't already have a mailbox that locks, consider getting one. Also watch for items such as bank or SSA statements, tax or utility bills, and gifts. Mail delays are more likely this time of year, but failure to receive a bill also may indicate mail theft.

Disposing of sensitive materials – Shred items such as credit card receipts, preapproved credit card offers, or junk mail that includes your name, address, or personal information before throwing them away. Confetti shred documents if they contain bar codes or sensitive data.

Awareness is the first step to avoid being any easy target of holiday identity theft. For more information, please visit the Federal Trade Commission website at www.consumer.gov/idtheft. If your group would benefit from an Identity Theft workshop, please call CCCS of MD & DE Educational Director Linus Campbell at 410-363-8650.

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Consumer Credit Counseling Service of MD & DE, Inc. (CCCS) is an accredited nonprofit agency that has served the local community since 1966. We promote the wise use of credit through education and confidential budget and money management counseling. Please call **1-800-642-2227** or visit our website at www.cccs-inc.org to find out more.