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Credit Crunch and Holiday Shopping Season Increase Risk of Identity Theft

How to Protect Yourself

SANTA ANA, Calif. (October 29, 2008) – The financial crisis and economic downturn are hitting everyone hard, especially as we enter into the holiday shopping season. This year, the combination of financial and holiday pressures may increase the threat of identify theft, and the biggest risk is someone opening credit cards in your name. While the number of victims has decreased recently, identity theft still impacts more than 8 million Americans each year, costing them thousands of dollars and hundreds of hours to resolve, with an emotional impact similar to that of a victim of violence.

You don't have to be a victim! Take these steps to protect yourself:

- **Cancel your paper bills and statements**, and administer your account online. Check your account balances and activity regularly; monitor your billing cycles for missing bills or statements.
- **Use email-based account “alerts”** to monitor transfers, payments, low balances, withdrawals and review your credit report.
- **Protect your Social Security number**; give your number only when absolutely necessary and ask to use other types of identifiers instead. If your state uses your Social Security number as your driver's license number, ask to substitute another number.
- **Treat your trash and mail carefully**; shred your charge receipts, copies of credit applications, insurance forms, physician statements, checks and bank statements. To opt out of receiving prescreened offers of credit in the mail, call: 1-888-5-OPT-OUT (1-888-567-8688).
- **Be on guard when using the Internet**, as it can leave you vulnerable to online scammers, identity thieves and more.
- **Select intricate passwords**; avoid using easily available information like your mother's maiden name or your birth date. Combinations of letters, numbers and special characters make the strongest passwords.
- **Verify a source before sharing information**; don't give out personal information on the phone, through the mail or on the Internet unless you've initiated the contact. Ask for a call back number and search online for overseas banking information.
- **Store information in secure locations** at home and the office, especially if you employ outside help or are having work done in your house. Keep your purse or wallet in a safe place at work; do the same with copies of administrative forms that have your sensitive personal information.

For additional security tips, go to http://www.universalpro.com/Security_Tips_11-30-05.htm

About Universal Protection Service

Founded in 1965, Universal Protection Service (UPS) combines an innovative mix of tradition with cutting edge systems and technology to keep pace with the ever-evolving needs of today's business environments. Headquartered in Santa Ana, Calif. with offices located throughout Arizona, California, Colorado and Washington, UPS employs hands-on, highly experienced management teams and continuous training to deliver consistent, high quality security solutions. UPS is a division of Universal Services of America, which also includes Universal Building Maintenance, UPS Security Systems and Universal Fire/Life Safety Services (PPO# 14417). For more information visit our web site at <http://www.universalpro.com>.