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There's Holiday Spending on *Your Credit Card*... But Did You Put It There? Don't become a victim of...**Identity Theft!!**

As you break out your debit or credit cards to do your holiday spending; be careful that no one else gets a good look at your personal information! You could wake up one morning to find purchases you didn't make on your credit card, or money missing from your bank accounts.

Don't let Identity Theft happen to you!!

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Europ Assistance advises the following to help prevent identity theft:

- "Do not give out personal information such as social security number, date of birth or bank account details without first verifying that the need for such information is legitimate and your information will be protected.
- Be wary of signing up for credit card offers at promotional booths and kiosks on or off campus.
- Review your credit reports from the three major reporting agencies yearly for accuracy by going to www.annualcreditreport.com. You are able to access your credit report from TransUnion, Equifax, and Experian from this site **once every year for FREE** (does not include your credit score).
- Store birth certificates and social security cards in a footlocker or other secured place, **not in your wallet** or an unlocked drawer (especially in your dorm room).
- **Shred** pre-approved credit card offers, and lock up loan receipts and copies of documents with personal information. Don't just throw them away!!
- Keep track of all of your financial documents (including financial aid documents)
- Immediately report stolen or lost student identification cards to your school security department."

- Europ Assistance

— If you believe you are a victim of identity theft, be sure to call **your bank and credit card provider right away** to try and sort it out; and also be sure to contact the 3 major Credit Bureaus (TransUnion, Equifax, and Experian) to place a fraud alert on your account!!

~ *Have a Safe and Happy Holiday Season!!!* ~
From Your Friendly PSU Financial Aid Team



PLEASE
RECYCLE