

'Tis the Season to Safeguard Your Identity
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MISSION, KS--(Marketwired - Nov 17, 2014) - (Family Features) The hustle and bustle of the holiday season is an exciting time. But from the crowded malls to the big online markdowns, a silent threat lurks -- one with the ability to wipe out your good financial standing and make it a not-so-jolly holiday for you and your family.

Just as you would assess your holiday gift budget, it's equally important to understand and evaluate the status of your identity, taking special precautions to help safeguard your information.

Giving information is inevitable

In the digital world, sharing your identity to obtain credit, make online holiday purchases or even receive coupons is commonplace and necessary -- but it opens the door to new risks. Today, data breaches are frequent and they can put your personal information in the wrong hands.

In fact, a new study of more than 1,200 consumers conducted by Morpace on behalf of LifeLock, a comprehensive identity theft protection service, found that almost two-thirds (64 percent) of data breach victims experienced it within the last 12 months¹. And while data breaches can certainly cause considerable damage to someone's financial standing, the stakes in identity theft are exponentially higher.

The survey also found that about half of respondents who experienced identity theft do not know how their information was obtained². While most people assume these criminal acts occur to only those with an online presence, anyone can be a target. Even unique, permanent credentials, such as Social Security numbers and birthdates, can live online regardless of an owner's physical presence or real-world activity.

Identity theft can have uncontrollable and significant long-term financial implications, with thieves going as far as opening a bank loan, or committing tax fraud in your name.

Take protective measures

The specialists at LifeLock offer these tips to help protect you while shopping this holiday season:

- **Know where your info goes.** Many online stores offer helpful apps for quicker, more efficient holiday shopping. Before you download any app, make sure it comes from a reputable source. Copycat apps exist which, once downloaded, may capture your personal information and use it for fraudulent purchases. Overall, it is important to know where your information is being stored -- whether on your device, the hard drive of your computer or in a file at home.
- **Be vigilant on public Wi-Fi.** Whether at your local coffee shop or while traveling, do not transact on public Wi-Fi and be wary of any passwords you enter. It's always safer if you can wait until you get to a secure or private network.
- **Change passwords frequently.** Make sure the passwords you use when setting up accounts with online merchants are complex and difficult for a thief to figure out. It is always a good idea to change passwords to all your accounts on a regular basis -- especially with banks, email accounts and social networking sites -- to add an extra layer of protection to your personal data.
- **Consider using a credit card.** When you choose your debit card over your credit card, you may be exposing yourself to more risk. The most you'd have to pay for unauthorized use of your credit card is \$50, no matter when you report it. If you report your debit card lost or stolen more than two days after you learn about the loss or theft, but less than 60 days after your statement is sent, you could lose up to \$500. And if you wait more than 60 days after your statement is sent, you could be out all the money taken from your account.

As a consumer educated on identity theft, you'll have some peace of mind and be more able to focus on the fun of the shopping season. For more information, visit LifeLock.com.

¹ Based on the responses of 1,200+ U.S. consumers surveyed by Morpace, an independent third-party

research firm, September 2014. Page 13.

² Based on the responses of 1,200+ U.S. consumers surveyed by Morpace, an independent third-party research firm, September 2014. Page 62.

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