MediaRoom

Farmers Warns: Due to Closing Holiday Hustle Be Extra Careful With Credit Cards

Be careful to protect your identity

PRNewswire

The 2008 holiday rush for gifts, toys and special presents should be over in 10 days -- but, Farmers Insurance Group of Companies warns: don't forget the after Christmas sales and returns.

(Logo: http://www.newscom.com/cgi-bin/prnh/20080605/LATH062)

"At this time of year, everyone is hurrying to finish their shopping but we want everyone to remember to keep track of their credit cards. During this hectic time, it is easy to forget your credit card," notes Jeff Dailey, Farmers President of Personal Lines. "Or, a hurried retail clerk could easily forget to return your credit card to you. Don't get so rushed that you forget your credit card."

Mr. Dailey offers these tips to help assure your identity is not stolen this holiday season:

-- Only bring with you what you will actually need. Leave the checkbook, old receipts, deposit slips and especially your social security card at home.
-- Credit card receipts should only contain the last four digits of the credit card. If the merchant hasn't met this requirement, then cross out the remaining numbers with a pen.
-- Check your credit card statement at the end of the season. Match purchases and returns with receipts, and dispute any discrepancies. Shred your receipts after they have been verified. Don't throw them in the trash.
-- Put your mail in secure mailboxes or the post office, especially if you are traveling. Thieves often steal outgoing mail in order to get checks or valuable information.
-- Only use one credit card for all your online purchases. This will allow easy validation later. Also, it will allow you to deal with only one creditor if problems do occur.
-- Only shop at reputable stores online. Just because you find an online store with a deal that's a couple bucks cheaper, don't take the risk.
-- Don't click on links to stores from emails. They could contain phishing software that will monitor your web activity and key strokes. Thieves will use this information to obtain key information.
-- Check website URLs for security symbols. Many reputable sites will have padlock icons next to the http.

"Since Identity Theft is the fastest growing crime in the world today, Farmers insurance has developed comprehensive identity theft coverage. Farmers Identity Shield helps you restore your identity after an identity fraud. Those who have experienced its devastating effects know how hard it is to fix and how much time it takes," Dailey added.

Dailey explained that Identity Shield includes a 24/7 advocate to guide and assist victims. An expert also is on call to answer any questions policyholders may have about children or adult identity theft. "There is much more, including assistance in replacing lost, stolen or damaged identification documents and prevention tips," Dailey said.

For more information on identity theft and how to prevent it, contact your local Farmers agent or visit www.farmers.com

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