



Keith S. Furer, Esq.
Vice President
Apple Mortgage Corp.
19 West 44th Street, Suite 1514
New York, NY 10036
T: (212) 221-6666 x 107
F: (212) 221-6633
kfurer@applemortgagecorp.com

Lee Presser, M.B.A., ePro
Coldwell Banker Hunt Kennedy-East
1200 Lexington Ave.
New York, NY 10028
T: (646) 442-7286
F: (212) 327-1361
C: (917) 553-0384
lee.presser@cbhk.com
<http://LeePresser.com>

TIPS FOR PROTECTING YOUR IDENTITY

Just Say No When a sales clerk asks for your home phone number, decline to provide it. When someone asks for your Social Security Number, date of birth, etc., ask them to explain how the information will be used. If you are not satisfied with their response, refuse to give the information.

Avoid Warranty Cards, Contests, and Birthday Clubs You do not need to provide your date of birth, income, or educational background to receive warranty protection for an item that you buy. Contests and birthday clubs are often nothing more than methods for gathering personal data that is sold to others.

Obtain Credit Reports Directly from All Three Bureaus Every Year

www.equifax.com
www.transunion.com
www.experian.com
or call 877-322-8228

Review your credit report with a fine-tooth comb. Make note of anything that is wrong and call the creditor listed. The credit report will give you the phone number of the creditor.

Opt-Out Many types of organizations provide you with privacy notices every year. These notices include procedures to remove your name from customer lists that are sold to others. To opt-out from pre-approved credit card offers, call 888-567-8688

Shred A good paper shredder belongs in every home and business. Fellowes makes excellent reasonably priced shredders. www.fellowes.com

The Big Three To protect your computer from adware, install all three of these software products:

Ad-Aware <http://www.lavasoftusa.com/software/adaware>

Spybot Search and Destroy <http://www.tucows.com/preview/310138.html>
Norton Internet Security 2006 <http://www.symantec.com/sabu/nis/nispe/>

Disconnect Your Computer From The Internet When Not In Use Unplugging your Internet connection cable from your computer when your computer is not in use will provide an enhanced level of protection. An alternative is to purchase a manual disconnect switch at your local computer store. Or, simply turn your computer completely off every night.

Secure Your Home WI-FI-Systems Many consumers are installing wireless routers in their homes. Most of these routers come with optional encryption tools (hardware, software or both) in the box. It is very important to either activate these tools or install alternative encryption systems.

Avoid E-Mail Address Books Some viruses capture the e-mail addresses of your friends, family, and business associates from your automated address book. E-mails that contain malicious code are then sent in your name. This can be avoided by not maintaining an automated address book. You will then need to manually type the address for each e-mail you send.

Read Statements and Question Small Charges Large-scale identity thieves steal hundreds of thousands of credit card numbers and bill each card a very small amount (less than a dollar) each month. If you see a small charge that you don't understand, call the credit card issuer and question it. Do not ignore these small charges.

Call The Phone Number on Card or Statement If you are contacted by phone, e-mail or regular mail from someone claiming to represent your credit card company, bank or other legitimate organization, call them directly using the phone number on the back of your credit card or on your bank statement. In many cases you will discover that these solicitations are not legitimate.

Use Challenging Questions If an organization you do business with gives you the option to create your own challenge question to verify your identity, do so. As an example, you may want to be asked what the name of your first cat or dog was. It is very hard for an identity thief to guess these answers. However, it is very easy for an identity thief to find traditional information such as mother's maiden name, Social Security number, etc.