

## Protecting Your Mail

Think about what winds up in your mailbox—checks from employers, mutual funds, insurance companies and government benefits programs; statements from banks, credit unions, and credit card companies; a box of new bank checks and outgoing checks to pay bills; forms for a driver's license or passport renewal; applications for new credit cards; mortgage applications listing all your assets and bank account numbers. Imagine what results when these keys to your financial life are stolen.

### To keep your paper trail of everyday financial transactions from thieves:

- Never put outgoing mail in your mailbox. Deposit outgoing mail, especially if it contains checks, into the slot inside the post office or into a U.S. postal collection box.
- When using a collection box, do not deposit mail after the last pickup of the day.
- Deposit routine checks—such as payroll, social security, or investment dividends—automatically into your bank account. All transactions are protected under electronic transfer laws.
- Promptly review bank and credit card statements. Report discrepancies immediately. Most financial institutions will cover losses due to fraud, as long as you are not negligent and alert them quickly.
- Limit personal information printed on your checks to name, address and telephone number. Never include your date of birth, driver's license number or social security number.
- Don't give out your credit card number or bank personal identification number (PIN) during

unsolicited telephone calls. The "bank teller" who calls to "verify" your PIN is a con man hoping to gain access to your bank account.

- Destroy personal finance records, such as canceled checks, unused deposit slips, ATM receipts and bank statements before throwing them away.
- Never leave mail in your mailbox overnight. Retrieve your mail as soon as it arrives or ask a trusted neighbor to pick it up.
- Instruct the post office to hold your mail while you are away on trips. If you change your address, immediately notify your post office and anyone with whom you do business via the mail.
- Help stop mail theft by reporting it. The U.S. Postal Service offers rewards of up to \$5,000 for information leading to the arrest and conviction of violators. Call your local postal inspection office or the toll-free postal crimes hotline: 800-654-8896.

Remember, security and crime prevention are everyone's responsibility!



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