

Protect Your Credit

1. **Create a bank account password.** If you or anyone calls and requests information, h/she will be asked for a code word before any personal information is discussed. No password, no information.
2. **Put a fraud alert on your credit report.** Opening new credit of any kind will require an independent confirmation by you. You will be called by the credit agencies before any new credit is established. It does not damage your credit score nor rating.
3. **Have your new checks delivered to your bank, not your home or PO Box.** Checks in mail boxes are easy targets. You could have your checking account (and your credit) ravaged in a matter of hours and you won't even know your checks are missing. Major check printing companies are hesitant to mail checks to addresses other than what is on the check so, you may have to begin ordering through your bank.
4. **Know your billing schedule.** Know when your bills should arrive and call if you don't receive them; mark due dates on a calendar, keep a running list or journal to help you remember which bills to expect when.
5. **Shred anything that has personal information or numbers.** Watch for coding bars at the bottoms of unsolicited offers, especially those from existing account sources. Watch for your children's social security number used as school ID number on progress reports and other school papers. Shred credit card offers.
Cross Shred if possible. If don't have a cross shredder, be sure to top your strip shredded items off with dirty diapers, kitchen scraps or dirty cat liter.
6. **Mail your utility and credit card bills at the post office or from a secured, locked mail box.**
7. **Never click on a link or attachment in an e-mail from an unknown source.**
8. **Don't believe any e-mail that says there are problems with your bank or online payment account without checking with the institute in question.** If in doubt, call your bank or online payment center to verify. Don't use any phone numbers in the e-mail; find the number independently.
9. **Review your credit report.** You are entitled to receive 1 per year from each credit agency at no cost.
10. **Always check your receipts against your check/debit account and your credit card accounts.** Act immediately if you find any irregularities and keep a close watch on account activity until irregularity is resolved.
11. **Make a copy of all the cards you carry in your wallet or purse** so you'll know which credit cards you need to cancel in the event your wallet or purse are lost or stolen.
12. **Organize your home papers and files.** If you have to cancel any credit accounts, you need to be able to lay your hands on all your account information and contact information as quickly as possible.

Linda Durham is the owner of Organizing Matters, an Organization Consultant and member of NAPO, National Association of Professional Organizers and NSGCD, the National Study Group on Chronic Disorganization. Linda is the founder of Faithful Organizers, the only nationwide virtual community of Christian Professional Organizers. **Organizing Matters** is committed to helping clients reach their goal of a more organized home, workplace and schedule. To learn more, visit www.OrganizingMatters.com or e-mail her at OM@OrganizingMatters.com