

Why Shred?

"Dumpster diving," or rifling through trash cans for personal information, is a common tactic used by identity thieves. You are taking a terrible risk if you don't shred sensitive material.

Invest in a shredder, preferably one that "cross cuts" (slices in two directions), and destroy all sensitive information - charge receipts, insurance forms, physician bills, bank and credit card statements. If your shredder can't handle plastic, use scissors to cut up expired credit and identification cards before discarding them.

What should I shred?

In short, destroy all sensitive information including junk mail and paperwork that includes:

- Account numbers
- Addresses • Names
- E-mail addresses • Phone numbers
- Birth dates
- Signatures
- · Passwords and PINs • Social Security numbers

Below is a list of specific items you should shred:

- · Address labels from junk mail and magazines
- ATM receipts
- Bank statements
- · Birth certificate copies
- · Canceled and voided checks
- · Credit and charge card bills, carbon copies, summaries and receipts
- Credit reports and histories
- · Employee pay stubs
- · Employment records
- · Expired credit and identification cards including driver's licenses, college IDs, military IDs, employee badges, medical insurance cards, etc. (If your shredder can't handle plastic, cut up cards with a scissors before discarding them.)
- Expired passports and visas
- Legal documents
- Insurance documents
- Investment, stock and property transactions
- Luggage tags
- Medical and dental records
- Papers with a Social Security number
- · Pre-approved credit card applications
- · Receipts with checking account numbers
- Report cards
- · Resumés or curriculum vitae
- Signatures (such as those found on leases, contracts, letters)
- Tax forms
- Transcripts
- Travel itineraries
- Used airline tickets
- Utility bills (telephone, gas, electric, water, cable TV, Internet)