



## Identity Theft IQ Test

If something seems too good to be true it probably is...this is why we have steps in place to protect you. The following test can help you assess the risk of your identity being stolen:

- I receive several offers of pre-approved credit every week (**5 points**). Add (**5 points**) if you do not shred them.
- I carry my Social Security card in my wallet (**10 points**).
- My driver's license has my Social Security number on it (**10 points**).
- I do not have a post office box or locked, secured mailbox (**5 points**).
- I use an unlocked box at work or at home to drop off my outgoing mail (**10 points**).
- I carry my military ID in my wallet at all times (**10 points**).
- I provide my Social Security number whenever asked, without asking questions about how that information will be safeguarded (**10 points**). Add (**5 points**) if you provide your number orally without checking to see who might be listening.
- I am required to use my Social Security number as an employee or student ID (**5 points**).
- My Social Security number is on various documents frequently seen in the workplace (**10 points**).
- I have my Social Security number or driver's license number on my checks (**10 points**).
- I am listed in a "Who's Who" guide (**5 points**).
- I carry my insurance card in my wallet, and either my Social Security number or that of my spouse is on that card (**10 points**).
- I have not ordered a copy of my credit report for at least two years (**20 points**).
- I don't protect my discarded personal, credit and financial information by shredding them prior to putting them in the trash (**10 points**).

Each one of these questions represents a possible avenue for an identity thief. For helpful ways to eliminate the above ways your identity can be stolen, visit the Federal Trade Commission [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) or [www.SunFCU.org/protection.htm](http://www.SunFCU.org/protection.htm).

### Understanding Your Score:

100 points or more = high risk for identity theft

50-100 points = average risk for identity theft, but higher if you have good credit

0-50 points = low risk of being an identity theft victim