



**Paul T. Remack**  
Senior Managing Director

**Harold K. Porter**  
Managing Director

## **Securing Your Identity**

Since January 2005, more than 100 million people have been affected by identity theft. Even when financial losses are low, you still experience stress, frustration and hassle in putting your credit and finances back together. Here are some ways to avoid becoming another identity theft statistic:

### **Place fraud alerts on your credit report**

These alerts are available through credit bureaus. They require a verbal approval before a new credit line can be opened under your name.

### **Order free credit reports from ALL THREE credit bureaus**

Take advantage of your free annual credit reports, now a right under federal law. Order credit reports from all three credit bureaus, since many companies report to only one or two bureaus.

### **Review your credit report carefully**

Look for accounts you do not recognize and look under the “inquiries” section for names of creditors from whom you haven’t requested credit.

### **Opt out of unsolicited credit card offers**

Opt out of pre-approved offers of credit at [www.optoutprescreen.com](http://www.optoutprescreen.com). You can choose between a five-year opt out period and a permanent opt-out status.

### **Remove your name from direct-mail marketing lists**

You can do this at [www.dmaconsumers.org](http://www.dmaconsumers.org).

### **Become friends with a shredder**

Simply tearing up your mail just does not make it anymore. All of your discarded mail (envelopes included) should be shredded before it goes out in the trash.

### **Encrypt your wireless connection**

At least 80% of Americans who access the Internet through a wireless connection use an unsecured network. This makes a hacker’s job too easy.

### **Consider an identity theft protection service**

There are many options available, so take your time and research them carefully. Make sure the service you select can prevent identity theft. Remember credit monitoring services will only notify you after something has happened.

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