



PRIVACYGUARD'S TOP 3 NEW YEAR'S RESOLUTIONS TO HELP KEEP IDENTITY THIEVES AT BAY

Leading ID Theft Protection Provider Offers Three Simple Tips to Stay Safer in 2014

Stamford, CT- January 8, 2014 - *PrivacyGuard*, a leading provider of [credit reporting](#), [credit score](#), and identity theft protection services, today offered three simple tips that consumers should consider coming into the New Year, in order to be better insulated from identity thieves in 2014.

- 1. Check your credit reports for accuracy at each of the 3 credit bureaus** - A recent survey by PrivacyGuard showed that approximately 25% of consumers who had checked their credit report found some sort of error. While some can be attributed to human error, or slightly out of date information, a piece of inaccurate information can also signal identity theft or fraud has transpired. Credit report errors and inaccuracies can damage your credit score, making it harder to secure favorable credit terms. Quickly identifying potential signs of identity theft can help limit the damage thieves can cause to a person's financial situation.
- 2. Use a credit card to make online purchases** - Typically consumers have limited liability if their credit card is stolen and used by thieves (maximum liability under federal law is \$50). If another type of payment card (such as a debit card) is used fraudulently, however, consumers can be on the hook for significantly more. In a survey completed near the end of 2013, a majority (almost 60%) of consumers acknowledged using something other than a credit card to make purchases online. While debit cards for some are a preferable option, credit cards or gift cards are far safer alternatives, and can also offer other benefits (such as extended discounts and rewards).
- 3. Shred any documents with personally identifiable information** - Identity thieves can strike with the smallest amount of personal data on a consumer. Even a direct mail solicitation for a new credit card contains enough information for thieves to potentially cause damage. As such, PrivacyGuard strongly recommends that consumers shred any documents with any piece of personally identifiable information on it, especially bank and credit card offers. Simply tossing these types of solicitations in the garbage can lead to something called "dumpster diving", wherein shrewd identity thieves literally comb through your garbage looking for such items to steal and exploit.

"New Years is a great time to identify simple changes in behavior that can leave consumers better protected from identity thieves and fraud," said Vin Torcasio, Director of Product for PrivacyGuard. "While there is no single magic bullet, these three simple suggestions can make it more difficult for identity thieves to cause damage to a consumer's finances and reputation."

For more information, visit www.privacyguard.com, follow [@PrivacyGuard](https://twitter.com/PrivacyGuard) on Twitter, or like us at facebook.com/PrivacyGuardOfficial.

About PrivacyGuard

PrivacyGuard is a comprehensive credit reporting, credit score, credit monitoring and identity theft protection service that helps you maintain control over your most critical personal and financial information. Combining state-of-the-art credit protection and reporting with superior customer service, PrivacyGuard offers the comprehensive tools and support needed to help secure your life. A product of the Affinion Security Center, PrivacyGuard is endorsed by top identity theft expert, noted author and government consultant Frank Abagnale. PrivacyGuard has served millions of consumers for over 22 years. For more information on PrivacyGuard and its industry-leading services, please visit privacyguard.com.

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