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**REGULAR CREDIT MONITORING & EMPLOYER DISCRETION KEY TO
PREVENTING IDENTITY THEFT**
*President & CEO of Merchants Information Solutions offers tips on
safeguarding one's personal information*

PHOENIX – Recent news of data security breaches has heightened concern among consumers and businesses about how to protect themselves from losing sensitive information to thieves. Arizona ranks first nationwide in identity theft claims per capita, and a recent high profile incident in Tucson emphasizes the state's need for increased security measures. Russ Johnson of Merchants Information Solutions, Inc. (MIS), a Phoenix-based credit information company, strongly recommends regular credit report monitoring to help combat this type of fraud. The MIS president and CEO also calls upon businesses to do their part in helping to prevent identity theft.

"Unfortunately, especially in Arizona, breaches of data security are far from uncommon, so consumers should always be vigilant about monitoring their credit," Johnson says "Individuals are ultimately responsible for making sure all their credit account activity is accurate and authorized. Monitoring your credit report on a regular basis is one way to catch any fraudulent use quickly to prevent further damage." Johnson's company, MIS, offers a daily credit monitoring service that tracks changes to account information, account inquiries and new or changed public records every business day.

According to a Federal Trade Commission report from February 2005, 31% of all identity theft cases in Arizona are employment related, so Johnson recommends that businesses take basic precautions. Employers have access to sensitive identifying information about their customers, vendors and personnel, some of which is gathered unnecessarily. "It is critical that businesses keep this type of information out of the hands of thieves," Johnson warns. "Businesses who fail to adequately protect against identity theft may see their customers leave, may lose money, and may become targets of class action lawsuits."

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2-2-2 Credit Monitoring, Employer Discretion Key to Preventing ID Theft

Johnson offers these tips to companies looking to protect themselves against this type of crime:

- Shred sensitive documents before disposing of them.
- Don't collect personal information if you don't use it.
- Verify the accuracy of an employee's Social Security number, but do not use the number as the employee identification number.
- Take advantage of existing technology to safeguard electronic data, including proper disposal.
- Develop a privacy policy and educate employees on it.
- Work only with contractors and partners who adhere to your company's privacy standards.
- Carefully pre-screen job applicants, and run background checks on potential employees.

Anyone can become a victim of identity theft despite their best precautions. If you are a victim or believe you have been victimized, Johnson recommends taking action as quickly as possible. "MIS has trained professionals on hand to walk victims through the necessary steps, which can be overwhelming without assistance," Johnson says. "The key to overcoming this situation is to act immediately before the thieves can do significant damage."

About Merchants Information Solutions

Phoenix-based Merchants Information Solutions, Inc. (MIS) is a nationally recognized credit information company providing consumer, business, and mortgage credit information, as well as employment, tenant, and background screening services, through their subsidiary Premier Information Center. In addition, MIS is a leading provider of paper-to-electronic conversion technologies through their subsidiary Aristotle Digital Archiving, and full service collections are offered through their third division, Financial Management Services. For more information on any of the MIS companies, products, or services, please visit the web site at www.merchantsinfo.com, or call 602-744-3700.

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