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PROTECTING YOUR IDENTITY AND CREDIT OVER THE HOLIDAYS
*President & CEO of Merchants Information Solutions offers tips on
safeguarding personal information during the busy shopping season*

PHOENIX – As the holidays approach, Phoenicians look forward to cooler weather as well as the excitement of exchanging gifts with family and friends. Unfortunately, 'tis also the season for criminals and thieves who take advantage of consumers during the busiest shopping season of the year. Russ Johnson of Merchants Information Solutions, Inc. (MIS), a Phoenix-based credit information company, cautions the public to carefully guard their credit information while making purchases both online and in stores.

"Arizona has the highest rate of identity theft in the nation, so residents here should be especially vigilant year round," says Johnson, MIS president and CEO. "With increased spending during the holidays comes greater opportunities for theft, not only of material purchases but of personal and account information."

Identity thieves use a variety of methods to gain access to personal information. Some of the most common include rummaging through trash, stealing mail and "skimming," in which credit and debit card numbers are stolen as they are processed by using a special information storage device. Once the imposters have this sensitive information, they can go on spending sprees for big ticket items, drain bank accounts by counterfeiting checks or debit cards and open credit accounts in a victim's name, leaving individuals stuck with delinquent charges.

Johnson offers these tips to consumers looking to protect themselves against this type of crime during the holiday season:

- While out shopping, limit the identification information and credit and/or debit cards that you carry to what you will actually need.
- Do not let mail sit in your mailbox. If traveling, contact the post office to temporarily halt service or ask a trusted friend or neighbor to pick up mail for you.

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- Tear or shred charge receipts when they are no longer needed. Also destroy credit offers, bank statements, insurance forms and other documentation containing identifying information.
- Place passwords on credit card, bank and phone accounts that must be used in order to access account information.

Internet shopping poses a special set of risks. According to a survey by TRUSTe, almost 58% of consumers planned to reduce online spending last year due to concerns about cyber security, and with good reason: U.S. e-commerce losses for 2004 amounted to about \$2.6 billion (source: eMarketer). Yet the TRUSTe survey also indicated that over 60% did not know how to protect their personal information online or did not consistently take steps to do so. Johnson recommends that both businesses and consumers install firewalls on their computer systems to guard against hackers and phishers.

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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