

## TIPS ON PROTECTING YOUR PRIVACY

In the information age personal data is viewed as a valuable commodity. As a result personal identifiers may be swapped, sold, shared, consolidated and/or commingled for a myriad of purposes. Although the US Constitution contains no explicit right of privacy, there are things you can do to help protect your privacy and your data.

### Social Security Number (SSN)

- Guard your SSN!
- Demand to know if your SSN is *legally required* (tax forms, employment and financial records, stock and property transactions, governmental licensing) or merely *requested* (shoppers cards, merchants, marketers). Resist disclosing the SSN if not required by law to do so
- Avoid printing your SSN on checks, stationary or the outside of an envelope
- Do not carry your SSN card in a wallet; a stolen wallet is where identity theft begins

### Questionnaires, Polls and Surveys

- Decline to complete consumer questionnaires and health surveys that are identifiable
- Provide only personal information essential to the product warranty service; ignore questions used only for marketing purposes
- When participating in marketing or public opinion surveys, verify how your answers will be used and receive assurance that no personal information will be traced back to you

### Medical Information

- Review your own medical records in accordance with Wisconsin law
- When possible, insist on a unique patient identification number, not your SSN
- Read all consent forms carefully; when possible opt-out of all health data sharing that is not directly related to your treatment and care
- Avoid completing medical questionnaires unless they are truly unidentifiable
- Request a copy of your medical history from the Medical Information Bureau for \$8.50 by calling 617/426-3660; if you detect errors, demand their prompt correction. If you learn that an insurance company has used the MIB to make a underwriting decision, your MIB report should be provided free of charge

### Financial Information

- Check bank statements carefully once a month; bank accounts, especially those with touch-tone or automated access, are vulnerable to snooping
- Choose a unique password or 'pin' number; avoid using a SSN or mother's maiden name
- When possible, opt-out of the sharing of customer information with affiliates of your financial institution or outside third parties; ask to be notified when your financial records are shared
- Shred all sensitive records that contain your name, address, account numbers, birth dates etc.

### ATMs

- Shield your hands when using a bank ATM machine so that others can not see the 'pin' number
- Don't carry your 'pin' number in a wallet or display it publicly
- Avoid using a common 'pin' number such as a birth date, family name or SSN

## Telecommunications: Cordless and Cellular Telephones

- List your phone number in the local telephone directory but not a home address,
- Be careful what you say on wireless phones; they are not secure
- Although illegal, your conversations may be picked up on radio scanners or by other means

## Online Privacy

- Examine privacy policies on the web; opt-out of all third party data collection and sharing
- Caution children against revealing personal information to electronic strangers
- “Cookies” are user profiles that are often attached with Internet purchases, e-mail etc. Avoid *cookies* when possible; purchase a good “cleanup” software program that erases *cookies*
- Don’t open suspicious e-mails; be alert to new viruses

## Using E-Commerce

- Engage in commercial or credit transactions on the Internet with care
- Try to encrypt when you make purchases or engage in financial transactions on the Internet
- Make certain your Internet Service Provider does not collect, share or sell customer information for marketing purposes

## Shoppers Cards and Marketing Schemes

- Resist signing up for a shoppers card if the store sells or shares information on your shopping preferences and purchases
- When offered discounts, “free” premiums, rebates and other incentives in return for disclosing personal data for a marketing list, ask how the information will be used and if it will be sold

## Unsolicited Advertising and Telemarketing

- When making a catalogue purchase, ask that your name not be sold or rented
- Here is how you can reduce unwanted phone and mail solicitations:

### Phone solicitations:

- \*\* Firmly announce that you want your name added to the company’s “do-not-call” list
- \*\* Send a request to the Direct Marketing Association, Telephone Preference Service, P. O. Box 9014, Farmingdale, NY 11735-9014

### Mail solicitations:

- \*\* Opt-out of mailing lists when offered that option to reduce junk mail
- \*\* Call 1-888-OPT-OUT to delete your name from the lists rented or sold by the major credit bureaus; unfortunately you must disclose your SSN to do so

## Credit Reports

- Review all credit statements monthly to insure they are accurate and not being used fraudulently
- If rejected for credit, ask for an explanation and demand a copy of your credit report, which under these circumstances should be provided free of charge
- Demand that local credit bureaus comply with the federal Fair Credit Reporting Act by reinvestigating any facts in dispute
- Obtain a copy of your credit report annually from each of the major credit bureaus for \$8; here is how you can request a copy of your credit report:

| <u>Name of Credit Bureau</u> | <u>Telephone Number</u>         | <u>Web site</u>    |
|------------------------------|---------------------------------|--------------------|
| Experian/TRW                 | 888/397-3742                    | www.experian.com   |
| Equifax                      | 800/685-1111                    | www.equifax.com    |
| Trans Union                  | 800/888-4213 or<br>800/916-8800 | www.transunion.com |

Also check the ACLU of Wisconsin web-site: <http://www.aclu-wi.org>