Last year, 384 Alaskans reported they were victims of identity theft and nearly $2 million was lost in fraud schemes, according to the “2013 Consumer Sentinel Network Data Book.”

Identity theft is a growing problem. Whatever we can do to protect ourselves from thieves will help us keep control of our money, credit and our good name.

Personal information can be stolen from computers, homes, mailboxes, trash cans and vehicles. Identity thieves look for any information they can use, including dates of birth, mothers’ maiden names, Social Security numbers, credit card and bank account numbers, passwords and PINs. If you have ever watched the dumpster divers at the waste sites, you know how easily this information can be obtained.

Consumers can help protect themselves from identity theft with these tips and suggestions from the Better Business Bureau:

- Shred all personal documents, including credit card and banks statements, old tax returns, insurance forms, financial and utility statements and health forms. The information present on these documents can be used to get into your current accounts. However, the larger value is in using your information to open new, fraudulent accounts.
- Do not carry Social Security or Medicare/Medicaid cards in a wallet or purse. These cards can be sold to others to use or the information on the cards can be used to establish an identity for different accounts.
- Never respond to emails or callers requesting to “verify” information. Never give out bank account, credit card or Social Security numbers to unsolicited callers.
Recent scams have included bogus calls from banks, credit card companies and government agencies such as the Internal Revenue Service. None of these groups contacts account holders by email or by phone. They will contact you by mail first, then may instruct you to call them. If you receive a call and you aren’t sure about the caller, hang up and look up the phone number independently, then call back to conduct your business.

• Minimize the personal information printed on personal checks. Do not include Social Security, driver’s license or phone numbers.
• Monitor all credit card, cellphone and bank account statements every month to make sure all transactions are valid. If a charge doesn’t seem familiar, call and ask for more information. These companies will be glad to help you determine if it is a legitimate charge.
• Sign and write “check photo ID” on new credit cards as soon as they are received. This second check by merchants will keep someone from stealing and using your credit cards. If the photo ID doesn’t match the credit card, the merchant won’t accept the card.
• Create unique passwords for each account that do not include any personal information. such as dates of birth, child’s name or birthdate or mother’s maiden name. Change these passwords on a regular basis so no one will be able to access your accounts. In 2014, the most commonly used password is “123456,” followed by “password” as the second most common. If you are using either of these or a variation, you are begging for trouble.
• Do not store passwords, tax returns or other financial information on a computer hard drive. Keep anti-virus software up-to-date.
• Check credit reports at least once a year. Obtain a report from each of the three credit bureaus for free every year at www.annualcreditreport.com.

If you are interested in securing your identity, we have a program to offer you. This weekend you can attend the Secure Your ID Day, a free identity theft prevention event, from 10 a.m. to 2 p.m. Oct. 18 at the Shoppers Forum Mall in Fairbanks.

Alaska ShredCo LLC will have a mobile shredding truck on site and will accept up to three bags or boxes of unwanted documents per person. Please note that cardboard and three-ring binders cannot be accepted. Staff from the Better Business Bureau will also be collecting old cellphones for Verizon HopeLine.

Come by and take in the educational programs. The Attorney General’s Office will present a program at 11 a.m. on preventing identity theft and I’m presenting Smart Money Moves at noon. Join us for this free financial event on Saturday, Oct. 18.

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