Informational Alert – February 2009
by Stacie Harris, Economic Crimes Unit

Protecting Yourself Against Identity Theft While Traveling
"Mirror mirror on the wall, that reflection is not me at all."

Whether you're taking that next trip for business or pleasure, you must remember that identity thieves are lurking everywhere and waiting for the perfect opportunity to separate you from your personal identifying information. These opportunities could be in the form of an empty house, unattended hotel room, crowded tourist areas, the person next to you at the airport, or that most trusted friend or family member.

**Before leaving for your trip**

A majority of identity theft is committed by family and friends. So, if you have a housesitter, be sure to lock up all checkbooks, unnecessary credit cards, bills and social security card at home. Even when you leave your house temporarily to go to work, shopping, etc., these items should always be locked up.

Many people, especially business travelers, will take their bills with them on a trip to pay during their quiet time at the hotel. Too many people have access to your hotel room and have been known to break locks on suitcases. Leave the bills in a secure place at home. Pay them either before you leave or upon your return.

Place your mail on "postal hold" so that it will not be accumulating in your mailbox and signaling to everyone that you are away from home. By stating it is a "postal hold" this will also not signal a postal clerk that you are away from home.

If you will not have a housesitter, either place your newspaper service on hold, or ask a neighbor to please pick it up every day so that it will not be piling up at the front door.

If traveling outside of the country, you may wish to contact your credit card issuer to inform them that you will be traveling internationally. This will help prevent them from accidentally freezing your account for what they deem suspicious activity from a foreign country.
While on your trip

When carrying checks, credit cards, passport and other identification, be sure to always keep these with you at all times. Do not leave them locked in your glove compartment in the car at the airport. Most importantly, do not pack them in your suitcase. Too many people have access to your luggage from the time you check it through until the time you pick it up at your destination. Lost luggage happens every day and it can be several days before it is returned to you.

Always be sure to bring a copy of important documents that you are carrying with you and store them in a separate place, such as the hotel room safe or the hotel safe located at the front desk. This will assist you in making contact with the necessary agencies if the originals are ever stolen. Do not lock the copies up in your suitcase as there have been reports of hotel staff breaking into these. If you are carrying your laptop computer with you, these are sometimes too large to lock up in a safe. If possible, pull the hard drive and place that in the safe.

Do not think that placing the "DO NOT DISTURB" sign on the outside of your hotel room door will keep your items safe when you are away.

Many people still carry Traveler's Checks so that their checking or credit card accounts are not in jeopardy. If you intend to bring a credit card with you, please limit it to one. It is much easier to fix one account than it is to fix several.

Report stolen cards immediately and set up a fraud alert with the credit bureaus by contacting the Equifax Fraud Alert hotline number at (888)766-0008.

For the most up-to-date information, check the government travel information site before leaving for an international trip by going to www.travel.state.gov/travel/cis_pa_tw/tw/tw_1764.html.

Always be aware of your surroundings and trust your intuition.

When you return from your trip

Be sure to check your credit card and bank statements for signs of unauthorized purchases. Use the receipts you saved from your trip to verify purchases.

Check your credit reports for signs of international identity theft.
  Equifax (800)685-1111 ● Experian (888)397-3742 ● Transunion (800)916-8800

Store the photocopies you made of your passport, credit cards and other documents in a safe place for future travels.

IDENTIFY A SCAM BEFORE A SCAM IDENTIFIES YOU