



Consumers: A Click Away from the Heartbleed Bug Ruining Credit

Community Choice Financial Offers Tips to Protect Against Identity Theft

Every year approximately 10 million Americans become victims of identity theft. Just last week a new online virus, the Heartbleed Bug, was discovered that can compromise the usernames and passwords of websites that people use every day to shop, email and bank.

[CNNMoney.com](#) reported that more than 80 percent of sites run on Web server programs that are vulnerable to the Heartbleed Bug.

"Americans work hard to build their credit and provide financial security for themselves and their families," said John Rowe, a senior vice president at Community Choice Financial. "With the click of a mouse, those Americans could make themselves vulnerable to identity theft. The good news is that there are a variety of ways that you can minimize the damage caused by thieves as well as your chances of scammers taking advantage of you in the first place."

Community Choice Financial, a leading retailer of financial services to unbanked and underbanked consumers through a network of over 500 retail storefronts across 15 states and across more than 20 states via the Internet, outlined nine ways individuals can protect themselves from identity theft.

The following are some steps you can take to protect yourself and your finances from identity thieves:

- **Be sure to shred financial documents.** Do not just throw out paperwork with financial and personal information.
- **Protect Social Security numbers.** It is important to leave Social Security cards at home. Do not carry the cards in wallets or write the numbers on checks. Only provide Social Security numbers when absolutely necessary.
- **Avoid disclosing personal information by phone.** Do not give out any personal information to unknown individuals or organizations over the phone, online or by mail. Legitimate business people will understand and won't apply pressure to do otherwise.
- **Establish a secure password.** It's not a good idea to use obvious passwords such as a birthday or the last few digits of a Social Security number. These can be easily hacked, leaving important accounts vulnerable to thieves.
- **Check credit reports regularly.** These reports contain important information that should be monitored regularly, such as bill payment history and active accounts. Regular reviews can provide an early warning of potential identity theft.
- **Review all financial statements.** In addition to reviewing credit reports, it is critical to review all financial statements to check for any unauthorized transactions.
- **Close accounts that have been opened fraudulently or that have been misused by scammers.** If one becomes the victim of identity theft, it is important to contact the security and fraud departments of financial companies and obtain any supporting documents in writing.
- **Report identity theft to your local authorities.** Some creditors may want proof of the crime, so reporting it to local law enforcement and the Federal Trade Commission is beneficial. This will assist law enforcement nationwide with any investigations.
- **Keep Calm.** Federal law limits liability for unauthorized charges on credit or debit cards. An individual's liability will depend on the type of card and the timeliness in reporting the theft.

"While there are certainly consumer protections in place to reduce the damage to individuals who are victims of identity theft, sometimes those protections are not enough," Rowe said. "It's important to remain vigilant and use opportunities, such as the Heartbleed Bug, to access your risks and strengthen your defenses against identity theft."

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About Community Choice Financial

Community Choice Financial Inc.™ (CCFI) is a leading retailer of financial services to unbanked and underbanked consumers through a network of over 500 retail storefronts across 15 states and across more than 20 states via the Internet. CCFI focuses on providing consumers with a wide range of convenient consumer financial products and services to help them manage their day-to-day financial needs including short-term consumer loans, installment loans, check cashing, prepaid debit cards, money transfers, bill payments and money orders. For more information, visit www.ccfi.com.