



Guarding Your Personal Information

Safety starts with awareness.

Awareness starts with You.

We all do it; swipe a card at retail, order a gadget online or even a pizza over the phone. And in today's world of staying home and pick-up/delivery, it's more and more common to store credit card info online.

Credit card fraud takes place every day, everywhere and often when you least expect it. The good news is you can make it harder for someone to get ahold of your personal information. Here are some ideas to help protect yourself from credit card fraud and perhaps even identity theft.

Tips To Avoid Fraud/Identity Theft

- 01** Don't share your account number, tax identification number (SSN, SIN, EIN) or even your date of birth via email, text or through your social media platforms. Always be suspicious when asked for personal information through email, text or social media.
- 02** Set a reminder to change your passwords and don't use the same password for multiple accounts. Write them down if necessary, but make sure the passwords are unique for each site and put someplace not easily accessible to others.
- 03** Don't share your account number with anyone over the phone, unless you've made calls to the company before and know they are reputable. Or you initiated the call.
- 04** Use prepaid gas cards at gas stations rather than your debit or credit care to help avoid skimming devices sometimes used at these locations.
- 05** Slim down your wallet. If your wallet is lost or stolen, every extra item you carry gives someone an opportunity to steal your info. Carry the bare minimum and keep the rest in a safe spot, especially your tax identification card, PINs and passwords.
- 06** After completing a transaction, make sure you get your card back before walking away.
- 07** Never sign a blank document. If you are leaving cash as a tip, be sure to draw a line through the tip portion of the receipt and carry the total down to the last line before signing. Perhaps write "cash on table" on the tip line to safeguard against unauthorized additions.
- 08** Read the Terms and Conditions and Privacy Policy Information before sharing your personal data, including your email address on any online site. I know, who wants to read all that, but you may be surprised how the information is shared.

- 09 Avoid conducting personal financial business over a public Wi-Fi. Good idea to configure your phone to only connect to trusted networks. Not always feasible in coffee shops, hotels, or airports but best not to conduct financial business in these locations.
- 10 Stop your mail when you go on vacation or on a business trip. A full mailbox could be an indication of an empty house or to prompt someone to go through your mail.
- 11 Always check your statements. Be aware of what is being charged to your card and how your information is being used. Question charges you don't know or remember.
- 12 Shred. Shred. Shred. Anything with your name, address, date of birth, tax identification number, etc. should be shredded to help protect against identity theft. Also, consider shredding receipts; even those with partial numbers. Escape the "dumpster-diving thief" from finding discarded billing statements, bank statements or any other of account type information.

Paperless

As an Agent, please be sure you aren't obtaining information from prospects or customers in some of the ways outlined above and never write the information down and store it in an unlocked area. If a new Agent is filling out a paper application (discourage this) or a Customer is completing an order form that contains their personal information (any personally identifiable information: credit card, full name/address, DOB, etc.) it is imperative that the information is properly shredded (after sharing with Seacret HQ) and not saved; especially where someone else could obtain it. Remember, all Agents are to join on his/her own volition and all customers should place their own orders, with limited exceptions approved by Seacret.

We hope you found this information helpful. If you have any questions about this or any of our policies, please contact the Compliance Department at compliance@seacretdirect.com. We are here to help you.

PRO TIP

⋮ Check your credit card statements closely; especially during
⋮ November and December when credit card fraud is at its highest.