



FS-ISAC

Security Tips Newsletter

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Be cyber smart to stay cyber safe.

Protecting Your Personal Information

Summary

When it comes to protecting your identity, you may be thinking about keeping usernames to yourself, using strong passwords, and the like.

What if you receive paper statements or digital files? It's important to think about any document that contains your personal and financial information, but how do you determine what you should keep and lock up, and what you should shred or delete?

The BIG Four

There are 4 types that cover specified or indefinite timeframes, and here they are:

Key Facts:

- There are four timeframes you should consider for retention, ranging from 1 year to forever, while there are documents you should shred monthly.
- Not all document shredders are the same; there are 7 types; 4 and higher provide greater security.
- When considering the purchase of a document shredder, P4 and higher provide the best results.

Keep for a Year

- Bank statements
- Pay stubs
- Undisputed medical bills
- Credit card and utility bills
- Deposited checks

If you can access these documents electronically, why not go paperless and consider shredding paper copies?

Keep for at Least Three Years

- Income tax returns
- Tax-related documents, like canceled checks, receipts, W-2s, and 1099s

- Records related to selling a home

In some cases, the [IRS recommends](#) keeping tax returns and tax-related documents for longer than three years. If you can access these documents electronically, consider shredding your paper copies.

Keep While You Own

- The title to your vehicle
- The title or deed to your home
- Documents related to mortgage or vehicle loans
- Home improvement receipts
- Rental agreements and leases
- Sales receipts and warranty information for major appliances

Keep Forever

And lock up, consider obtaining a safe and fire-resistant document pouch(es):

- Birth certificate or adoption papers
- Social Security cards
- Valid passports and citizenship or residency papers
- Marriage licenses and divorce decrees
- Military records
- Wills, living wills, powers of attorney, and retirement and pension plans
- Death certificates of family members
- Vital health records (especially those that predate electronic health records)

Things that go Shred

- ATM receipts
- Offers of credit or insurance
- Cleared checks (after 14 days)
- Credit reports
- Prescription information for medicines you no longer take
- Expired warranties
- Expired credit cards, driver's licenses, and other forms of identification

When it's time to dispose of documents with your personal or financial information, shred them. If you don't have a shredder, look for a local shred day in your community.

If you handle paper documents containing bank statements, social security numbers, and any other similar personal data, you need a shredder with a [P-4](#) rating or above. If you're looking for a high level of security, consider a [P-5](#) Micro Cut shredder.

Please remember to secure paper documents before shredding, so in the event of a burglary, you will have one less task to handle with law enforcement and your financial institutions.

Shred regular bills and other documents containing personal information, such as:

- ATM receipts
- Credit and insurance offers
- Cleared checks (after 14 days)
- Credit reports
- Prescription information for medicines you no longer take
- Expired warranties
- Expired credit cards, driver's licenses, and other identification documents

If You're a Victim?

Immediately change any passwords you might have revealed. Consider reporting the attack to [IC3.gov](https://www.ic3.gov), law enforcement, and file a report with the [Federal Trade Commission](https://www.ftc.gov).

Getting Help

If you have been the victim of a robbery or burglary or identify suspicious activity involving your financial institution, contact them immediately.

TLP WHITE 



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