

College students prove easy prey for identity thieves

More than 21 million students are projected to attend American colleges and universities this fall, according to the National Center for Education Statistics. With many young college students living in dorms or sharing apartments, it's easy for other people to access their belongings. Is it any wonder that students age 18 to 24 face the highest risk of identity theft in the United States?

Before they head back to campus, Melrose Mutual Insurance Company in Melrose, MN and Grinnell Mutual recommend equipping your college students with the right tools and habits to deter identity theft. Share these tips with your student from IDentity Theft 911[®], a premier provider of identity and data risk management, resolution, and education services, and a trusted partner with Grinnell Mutual and Melrose Mutual.

- **Purchase a cross-cut shredder.** Shred preapproved credit offers. Dumpster-diving is an epidemic on campuses because thieves know most students throw these offers away unopened.
- **Use a document safe.** Lock up important papers like student loan and enrollment documents so they won't be left lying around where anyone could look through them.
- **Reconcile bank statements.** It's an early tip-off to identity fraud, yet only about one-third of college students balance their checkbooks.
- **Protect your computer.** Even if you think you can trust your roommate, the same might not be true of the roommate's friends or classmates. Use strong alphanumeric passwords with combinations of special characters and capitalization and update security software.
- **Avoid open boxes for outgoing mail.** Use secure U.S. Postal Service drop boxes, instead.
- **Don't store login information on cell phones.** If your phone is lost, contact your provider immediately.

For more tips, visit <http://www.gmrc-idtheft.com/>, which contains information about the latest scams, links to online resources, and other current research regarding identity theft.

About Grinnell Mutual

Grinnell Mutual Reinsurance Company, in business since 1909, provides reinsurance for farm mutual insurance companies and property and casualty insurance products through more than 1,600 independent agents in 12 Midwestern states. Grinnell Mutual is the 123rd largest property-casualty insurance company in the United States and the largest primary reinsurer of farm mutual companies in North America.

About IDentity Theft 911

Founded in 2003, IDentity Theft 911 serves 17.5 million households across the country and provides fraud solutions for a range of organizations, including Fortune 500 companies, the country's largest insurance companies, corporate benefit providers, banks and credit unions and membership organizations. Since 2005, the company has helped more than 600,000 businesses manage data breaches. For more information, please visit <http://www.idt911.com/>.