

**Melrose Mutual Insurance Company**, Grinnell Mutual, and Identity Theft 911® partner together to remind shoppers to safeguard their identities

There's no bustling through crowds with online shopping, but making purchases over the Internet may increase the risk of identity theft. According to the Federal Trade Commission in 2011, a disproportionate number of scams, fraud, and identity theft-related incidents occur during the holiday rush. As the shopping season continues, make sure personal information remains just that – personal – with these safety tips from Identity Theft 911®, **Melrose Mutual Insurance Company**, and Grinnell Mutual Reinsurance Company.

#### Shopping online safety checklist

- Use credit cards not debit cards when possible. Credit cards offer greater protection.
- Designate one credit card for online purchases, or use a pre-paid, single-use or virtual card.
- Secure cell phones and back them up regularly. Enable data encryption and antivirus apps. Use password and inactivity time locks.
- Don't reveal private financial data over shared wireless access points such as coffee shops.
- Never give credit card information over the phone unless you initiated the call or trust the company.
- Never link a bank account to an online pay service.
- Protect your computer with the latest browser, antivirus, anti-malware, and personal firewall protection and update regularly.
- Shop on secure sites that display "https" or a padlock in your browser address bar.
- Be aware of "phishing" e-mail scams that include website links advertising incredible deals.
- Leave suspicious websites immediately. Don't click on any buttons or download software.

Does heading to the mall sound more appealing? Take precautions by only using ATM machines found in or near a bank. These are less likely to be equipped with unscrupulous card readers, called "skimmers," than an ATM located in a secluded area. Also, be careful about what you post on social media websites. Posting all-day shopping plans online informs Internet prowlers that you're not at home and your house may be full of presents by nightfall. Remember to teach online safety tips to your kids, too.

**Melrose Mutual Insurance Company** is committed to protecting its policyholders. That's why it includes Identity Theft 911 protection with its homeowners and farmowners policies, through its partnership with Grinnell Mutual, at no extra cost. If your personal information is compromised, expert fraud specialists at Identity Theft 911 can walk you through the process of resolving identity theft. To learn

more about protecting your home or farm, contact **Melrose Mutual Insurance Company** to find an agent near you.

#### About Grinnell Mutual

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

#### About Identity Theft 911

Founded in 2003, Identity Theft 911 is the nation's premier consultative provider of identity and data risk management, resolution and education services. The company serves 13 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 150,000 businesses manage data breaches. For more information, please visit [www.idt911.com](http://www.idt911.com).

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