

Jim Rechel, director of bank protection for Fifth Third Bank, Cincinnati, Ohio, returned to Iowa on January 24, to continue his dedication to educating the banking industry. Mr. Rechel received excellent reviews on his presentations on the *USA Patriot Act and Identity Fraud: Protecting Your Institution and Your Customers*. One of the exercises given to attendees was to take the following test on your “Identity Quotient.” Are you at risk for identity theft? Find out how you would do in completing this exercise given to the seminar participants.

Are You at Risk for Identity Theft? Test Your “Identity Quotient”

Circle the points as applicable

Points

I receive several offers of preapproved credit every week.	5
Add five more points if you do not shred them before putting them in the trash.	5
I carry my social security card in my wallet.	10
I do not have a PO box or a locked, secured mailbox.	5
I use an unlocked, open box at work or at my home to drop off my outgoing mail.	10
I carry my military ID in my wallet at all times.	10
I do not shred or tear banking and credit information when I throw it in the trash.	10
I provide my (SSN) whenever asked, without asking questions as to how that information will be safeguarded.	10
Add five points if you provide it orally without checking to see who might be listening.	5
I am required to use my SSN at work as an employee or student ID number.	5
I have my SSN printed on my employee badge that I wear at work or in public.	10
I have my SSN or driver’s license number printed on my personal checks.	20
I am listed in a “Who’s Who” guide.	5
I carry my insurance card in my wallet and either my SSN or my spouse’s is the ID number.	20
I have not ordered a copy of my credit reports for at least two years.	10
I do not believe that people would root around in my trash looking for credit or financial information.	10

TOTAL _____

SCORING

100+ points – You are at high risk. I recommend you purchase a shredder, become more security aware in document handling and start to question why people need your personal data.

50-100 points – Your odds of being victimized are about average. Higher if you have good credit.

0-50 points – Congratulations. You have a high “IQ.” Keep up the good work and don’t let your guard down now.