

When most people decide to dispose of old document and records, they scarcely consider whose hands these precious papers-not to mention personal information-may fall into. Therefore, it comes as no surprise that nearly **10 million** Americans encounter identity theft each year. Shredding these valuable records before someone has the chance to snatch your personal information is the first step in preventing identity theft. So take a look at the following information, shred what's necessary, and don't let yourself fall victim to identity theft.

## Shredding

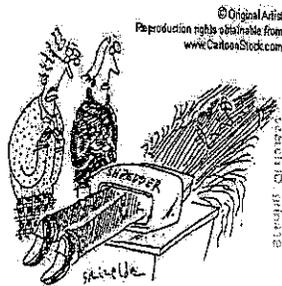
WHO, WHAT, WHEN & WHERE

### Who Should Shred

In the professional world, it is an employer's responsibility, **by law**, to protect the personal information of his or her employee(s). Regardless of the number of employees an individual or business maintains, the person or corporation is responsible for shredding all documents pertaining to the employee(s) once the records are no longer relevant or necessary to preserve.

However, employers and companies are not the only groups of people that should consider shredding. **Any**

individual that intends to dispose of a document with personal information should make sure to shred it before it is discarded. By shredding all papers with important, confidential information before ridding of them, you assure that these records can not be used against you or by someone else in the future.



"HE'S PROBABLY SOMEONE WHO STOLE MY IDENTITY."

### What & When Should You Shred

When disposing of items, you should shred **anything and everything** that contains personal information such as a signature, account number, social security number, password or pin number, medical or legal information, phone number, email address, name or address. The table below shows the most popular items to shred and how long you should keep them before disposing of them.

Record	How Long To Keep it	Exceptions & Notes
Tax records	7 years	-if you failed to file a report any year, KEEP records indefinitely
Pay Stubs	1 year	-Shred once you have matched it to your W2 form
Bank Statements	1 year	-KEEP records regarding taxes, business expenses, home improvements, mortgage payments & major purchases
Credit Card Statements	45 days	*same as bank statements
Medical Records	1-5 years (or until time of treatment ends)	-KEEP prescription or health insurance information, medical histories & physician contact information

Insurance Records	Life of policy + 5 years	-KEEP statements, hospital bills, car repair bills & prescription copies
Utility & Phone Bills	Until you've paid them	-KEEP if tax deductible
Home Purchase/Sale/Improvements	6 years after sale of house	-these expenses are factored into your capital gains tax
Warranties	Until they are irrelevant	-recyclable if they have no personal information

#### \*Other Common Items to Shred:

- ATM receipts
- address labels
- birth certificate copies
- cancelled/voided checks
- credit reports/histories
- employment records
- expired identification documents
- luggage tags & used travel tickets
- transcripts, résumés & report cards



## What **NOT** to Shred

Some items should not **EVER** be disposed of, such as original copies of certain records and certificates. These documents should be kept private and secure, preferably in a safety deposit box or something of that nature. The most common items that should be retained and secured are:

- Original birth certificates
- Marriage licenses
- Divorce papers
- Death certificates
- Military records
- Social security cards
- Copies of wills
- House records

## Where to Shred

When it comes to shredding, there are two primary options: you can invest in your own personal shredder or you can use a community shredding service.

Though personal shredders can be convenient, specifically for businesses and individuals with a large daily quantity of documents to dispose of, most consumers will find that it is unnecessary to own one.

Most counties in the United States do, at some point during the year, offer a **free** shredding service where individuals are permitted to bring a certain amount (depending on the county's guidelines) of documents and shred them at public venues. Check your county website or call your local county office for information regarding dates and times of upcoming shred events.

## Operation Secure Shred

The Somerset County Division of Consumer Protection provides free shredding events to county residents courtesy of the Somerset County Board of Chosen Freeholders. **Operation Secure Shred** began in 2007 and is offered at convenient locations throughout the county. The program is intended to provide residents a safe and easy way to dispose of bulk personal information.

The County of Somerset has contracted with trained, licensed and bonded document-destruction specialists. Commercial shredding trucks are brought on-site by these vendors. At each event, consumers are invited to bring their unwanted personal documents and records to be safely and privately cross-shredded. Each mobile truck has a 12,500 pound capacity and comes equipped with video monitoring to view the actual shredding process. Residents can be assured knowing their confidential information has been disposed of safely and securely by trained professionals. In turn, the tons of shredded material that is collected is fully recycled, helping to keep our communities green.



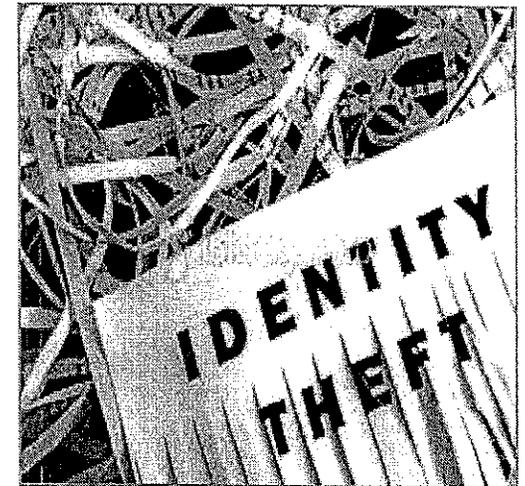
2010 Somerset County  
Board of Chosen Freeholders  
Jack M. Ciattarelli, Director  
Robert Zaborowski, Deputy Director  
Peter S. Palmer  
Patricia L. Walsh  
Patrick Scaglione

For further information regarding identity theft,  
visit the website of the Federal Trade  
Commission at: [www.ftc.gov](http://www.ftc.gov)



# To Shred or Not to Shred?

*How Shredding Can Help You  
Prevent Identity Theft*



**Brought to you by the  
Somerset County Division of  
Consumer Protection**

Division of Consumer Protection  
20 Grove Street, P.O. Box 3000  
Somerville, NJ 08876-1262

Phone: 908-203-6080

Fax: 908-575-3905

E-Mail: [consumerprotection@co.somerset.nj.us](mailto:consumerprotection@co.somerset.nj.us)

