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Texas Legal Shares Tips to Help Protect Texans from Identity Theft During the Holiday Season

AUSTIN, TEXAS — Black Friday, the unofficial start to the holiday shopping season, is around the corner, and millions of Texans are at risk for identity theft. Texas Legal, the statewide nonprofit legal insurance plan founded by the State Bar of Texas and the Texas Legislature, advises Texans who use credit and debit cards to consider legal protection before shopping.

“It’s important for Texans to safeguard their information during the holidays and have a back-up plan in case their information is stolen,” James W. Buck, president of Texas Legal, said, “Through AllClear ID, Texas Legal provides identity theft restoration to its members, which reinstates credit and eases the burden.”

In the event a Texas Legal member’s identity is compromised, they can simply call the AllClear ID customer support team and provide proof of Texas Legal coverage. From there, a licensed investigator goes to work on the customer’s behalf to restore their credit to its accurate state. No matter where or how the fraud occurs, the team is ready to assist.

Personal information is a valuable commodity. Knowing how to protect your information — and your identity — is a must in the 21st century and can help reduce your risk of identity theft. Texas Legal shares five tips on doing this effectively.

1. Keep your devices secure.

Whether you are shopping on your phone, tablet or laptop, always log off when you are finished. Before you send personal information over a public wireless network, see if your information is protected. If you use an encrypted website, it protects only the information you send to and from

that site. If you use a secure wireless network, all the information you send on that network is protected.

2. **Review your account statements frequently.**
Don't wait for your monthly credit card statement to check charges. Consider periodically checking your statement online, especially after making a lot of purchases.
3. **Use your credit card instead of a debit card.**
Debit cards take money directly out of your account. Credit cards guarantee that your money is not taken immediately and provide the opportunity to catch a suspicious charge.
4. **Keep your personal information secure online.**
If you post too much information about yourself on social media networking sites, an identity thief can find information about your life, use it to answer 'challenge' questions on your accounts, and get access to your bank accounts and other information.
5. **Watch for skimmers.**
Skimmers are small devices that scan credit card information. Identity thieves have been known to attach these to ATM machines or card readers. Before inserting your card, look for anything on the card reader that looks out of the ordinary.

Texas Legal membership covers legal expenses much like health insurance covers medical expenses. A low monthly fee gives members access to a network of attorneys throughout the state and identity theft restoration through All Clear ID. To learn more about Texas Legal or to become a member, please visit www.texaslegal.org.

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About Texas Legal

Formerly known as Texas Legal Protection Plan, Texas Legal is a statewide, nonprofit legal insurance plan that was founded by the State Bar of Texas and the Texas Legislature in 1972 as an effort to better serve the legal needs of Texans. Texas Legal is the preferred provider of the State Bar of Texas. The nonprofit offers plans for companies, group and individuals. For more information, please visit www.texaslegal.org.