

## Natick Recycles - "Clean Your Attic" Day- Part 2: Paper Shredding - Stopping Identify Theft

Identify Theft is when a thief pretends to be you and attempts to open a credit card account or take out any kind of loan in your name or tries to impersonate you (electronically or otherwise) to gain access to your bank account or other place you have savings.

According to the website of the National Crime Prevention Council ([www.ncpc.org](http://www.ncpc.org) – best know for their popular "Take a Bite out of Crime" ads), "All a thief needs is your Social Security number to commit identity theft. ... They dig through garbage cans or communal dumpsters in search of cancelled checks, credit card and bank statements, and preapproved credit card offers."

One important way to reduce the possibility of identify theft is to properly destroy your old financial documents once they are no longer needed. You could burn them but that adds to global warming and only works well if you have a wood stove. A better approach is to shred the paper so that no recognizable scrap exists and then recycle the shredded paper.

What documents should you shred?

- Tax returns over 7 years old
- Old bills, invoices, receipts, cancelled checks, or credit/debit card receipts containing your social security number, credit card number, or bank account number (if not needed for tax purposes and once you have verified the charges on your monthly statement)
- Old financial records of elderly family members
- Old financial records of the deceased
- Old paper work for non-profits you keep in your house containing social security numbers or other financial data like debit or credit card numbers, or C.O.R.E. filings

SAVE these important legal documents in a safe place:

- Birth, death, and marriage certificates, divorce decrees
- Your Social Security card
- Mortgage or Note payoff confirmations (until they have been cleared from your deed, are no longer

needed for tax purposes and then shred them)

Of course everyone's situation is different, so be sure to contact your tax specialist to see how long you need to keep your records.

Small businesses and non-profits must also be diligent about destroying old paper records. A new Massachusetts law (MGL 93H) effective May 1, 2009 aims to protect the personal information of Mass. residents wherever it may be stored by imposing stiff penalties each time a company has an incident of a security breach. The penalties can be as high as \$5000 per incident.

According to Mass. Attorney General Martha Coakley, the law applies to, "any individual, business or governmental agency that owns, licenses, maintains or stores data whose unauthorized access or use is capable of compromising a Massachusetts resident's personal information" regardless of form – paper or electronic.

The law mandates thorough disposal of records containing personal information: "Paper records shall be burned, redacted, pulverized or shredded so that personal information cannot be read or reconstructed."

Under the new law, individuals and even small businesses must take measures to safely store and dispose of their paper records, especially if they contain personal information. For more information, go to [Mass.gov/ago](http://Mass.gov/ago) and search on "MGL 93H". Also: [www.mass.gov/legis/laws/mgl/gl-93h-toc.htm](http://www.mass.gov/legis/laws/mgl/gl-93h-toc.htm)

You can limit your exposure to identify theft by carefully monitoring where your personal information goes. As explained by Mike Logan, President, Axis Technology LLC, Boston, MA (a leading provider of data security solutions [www.axistechnologyllc.com](http://www.axistechnologyllc.com)) "Consumers need to be vigilant about whom they give their personal information to and they should not hesitate to ask businesses who request this information how they protect it. Most companies are reluctant to share

how they do things, but the new law will require them to be much more transparent and consider the security implications of their decisions."

So as part of our commitment to help our residents recycle responsibly, the Natick Recycling Committee is sponsoring a "Clean Your Attic" Recycling and Paper Shredding event. We've contracted E.L. Harvey Waste and Recycling Managers who are AAA-Certified for Mobile & Plant-Based Operations for secure destruction by the National Association for Information Destruction (NAID) and can provide "certificates of destruction" to all persons or businesses requiring it.

We encourage all residents and small businesses to save time and money by bringing their old documents containing social security numbers, bank account numbers, and credit and debit card numbers for shredding to the Natick 'Clean Your Attic' Recycling Day on March 21 from 9 a.m. to 1 p.m. in the Natick High School Parking Lot.

You do not need to remove paper clips or staples. You do need to remove all other metal from the paper. Residents pay \$5 per box/bin; businesses pay \$10 per box/bin, with a 'bin' being any container the size of a standard town recycling bin.

In addition to Paper Shredding, the following items will be accepted during the event: clothing, household goods and furniture (Free), non- rusted bicycles (\$10), your old books (Free) and TV's, Computers and Electronics (Fees depending on item).

Be sure to read next week when we talk about recycling your old bikes. For more information and what can be recycled at CYA day, check out: [www.natickrecycle.pbwiki.com](http://www.natickrecycle.pbwiki.com) where we have all the event info, info on how to recycle in Natick and the complete series of articles on "Clean Your Attic" Day. Make sure you CYA!

[natickrecycles@rcn.com](mailto:natickrecycles@rcn.com)

Save the event info below:

## **Natick Recycling / Clean Your Attic Day**

*“Make sure you CYA!”*

**Date: Saturday, March 21st 2009, 9am – 1pm, Rain or Shine. Location: Natick High School Parking lot**  
**Computer and Electronics Recycling** (come early only filling one truck), Fee: Computers & electronics: \$5 per item; TVs: \$15- \$20 depending on size

**Paper Shredding/Document Destruction:** Fee: \$5 per bin for residents, \$10 per bin for businesses, ‘bin’ is a standard size town recycling bin; NAID AAA certified, EL Harvey, [www.elharvey.com](http://www.elharvey.com)

**Book Recycling No Fee:** Got Books, Inc., [www.GotBooks.com](http://www.GotBooks.com)

Note: unable to accept encyclopedias, magazines, newspapers, or catalogs

**Clothing, Household Goods and Furniture No Fee:** Big Brother Big Sister, [www.bbsa.org](http://www.bbsa.org), check our Natick website for complete list of items accepted

**Bicycles-** Bikes-Not-Bombs: [www.bikesnotbombs.org](http://www.bikesnotbombs.org) \$10 donation per bike & nothing severely rusted

**More info at:** [www.natickrecycle.pbwiki.com/FrontPage](http://www.natickrecycle.pbwiki.com/FrontPage) **Contact us at:** [natickrecycles@rcn.com](mailto:natickrecycles@rcn.com)

\* Natick Food Pantry donations will be accepted and appreciated at this event.