

What NOT to Shred

Some items should **NEVER** 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.

Although 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 Department of Public Works provides **free** shredding events to county residents courtesy of the Somerset County Board of Commissioners. **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. **All events run from 9 a.m. to 1 p.m. or until the trucks are filled, rain or shine.**

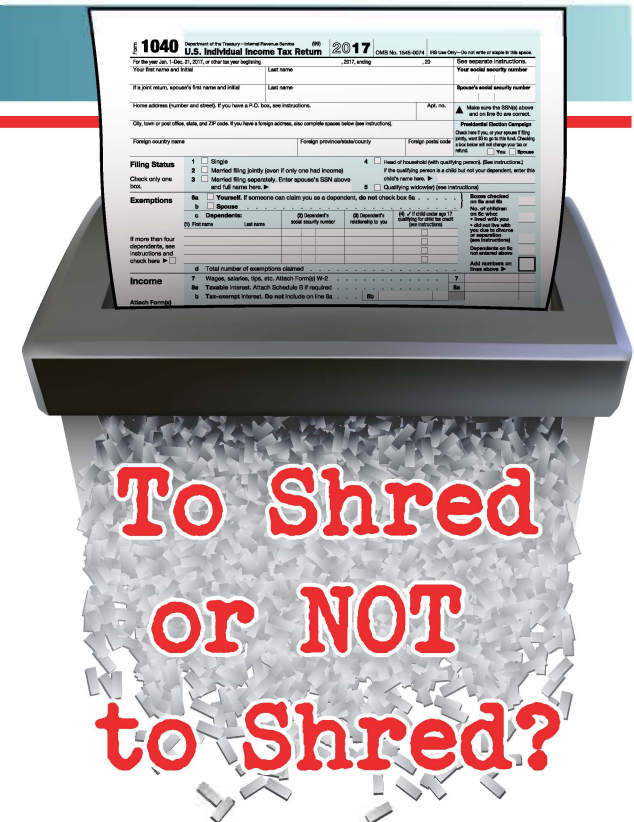
A valid NJ driver's license to confirm Somerset County residency is required. Residents can bring a combination of up to six bags, containers or boxes per trip. **No businesses allowed.**

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.

For further information regarding identity theft, visit the website of the Federal Trade Commission at: www.ftc.gov



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How Shredding Can Help You Prevent Identity Theft



Sponsored by the
Somerset County Board of Commissioners

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When most people decide to dispose of old documents and records, they scarcely consider into whose hands these precious papers, and personal information, may fall.

In 2016 the Federal Trade Commission received nearly **500,000 identity theft complaints** and in 2014 the Department of Justice reported that **17.6 million individuals** - 7 percent of all U.S. residents age 16 and older - were victims of one or more incidents of identity theft.

Shredding these valuable records before someone has the chance to snatch your personal information is the first step in preventing identity theft. So please 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 who 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 getting rid of them, you ensure that these records cannot be used against you or by someone else in the future.

What & When You Should 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 / Document	Keep it for...	Exceptions / Notes
Tax Records	7 years	If you failed to file a report any year, KEEP records indefinitely
Insurance Records	Life of policy + 5 years	KEEP statements, hospital bills, car repair bills & prescription copies
Home Purchase / Sale or Major Improvements	6 years after sale of house	These expenses are factored into your capital gains tax
Medical Records	1-5 years (or until time of treatment ends)	KEEP prescription or health insurance information, medical histories & physician contact information
Pay Stubs	1 year	Shred once you have matched them 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
Utility & Phone Bills	Until you've paid them	KEEP if tax deductible
Warranties	Until they are irrelevant	Recycle 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

