#### Lesson VI

-XK

Physical, Mental and Emotional Health, Medical Review Board & Point Systems
Salt Lake International Driving School LLC.



Physical Health effects on safe driving Emotional state & safe driving

Vision & Its Effects Medical Review Board

Functional Ability Evaluation

Utah DL Point
Systems &
Sanctions

Motor vehicle Records

Identity theft





### CHAPTER ONE Knowing yourself

Emotions & its Effects on safe driving Vision & Its Effects on safe driving Physical
Condition & Its
Effects on safe
driving

### Arrive Alive! EMOTIONS AND ITS EFFECT ON DRIVING.



#### Emotions and its effects

- Whenever you get behind the wheel of a vehicle, you must be certain that you are both physically and emotionally fit to drive. Its very therefore very important to recognize and control physical and emotional factors that might impair the driving task.
- Whenever you are behind the wheel, its not just driving skills that matters. Its your ability to think clearly and make sound, reasonable driving decisions.
- Strong emotions can influence your driving. They can interfere with your ability to manage risk.

REMEMBER: Don't let conversation with passengers distract you while driving. If you have a serious emotional matter to discuss with a companion, do so after you have parked the car.

#### How do emotions affect your driving?

#### Inattention, lack of concentration & ability to process information.

- You experience a range of strong feelings both positive and negative throughout your life. These include joy, sadness, anger and fear. Such feelings are what it means to be alive.
- Strong emotions, however, can affect the way you see and think. This can distract you from driving.
- Lost in thoughts, daydreams, whether sad or happy, you may pay less attention to what's going on around you. You many miss important road and traffic information causing you to make unsafe driving decisions.
- When experiencing strong emotions, one may feel the need to do something forceful. One will have impulse to act out of the emotions by driving recklessly. This is a very dangerous and irresponsible attitude to take.





#### How to control your emotions

While it may not seem possible, you can learn to control your emotions when you must. Often by admitting to yourself that you are upset or angry, you can calm your self down.



Don't let your emotions get the better of you. Instead learn ways to control your emotions with the following six steps

Maintain mature attitude

Identify troublesome situations

Plan ahead

Expect mistakes from others

Don't drive when upset

Train yourself to always use correct procedures.





#### Vision and its effects

- Your sense of sight is the most important of the senses that affects your ability to drive.
- 90% of decisions you make while driving are based on information you gather with your eyes.
- If you are having trouble seeing, your ability to drive safely is in serious jeopardy. If your ability to see clearly is impaired,
  - you will have difficulty adjusting your vehicles speed and position to minimize risk.
  - You won't be able to scan the roadway far enough ahead to spot a threatening condition early
  - You will also have trouble identifying signs, signals and roadway markings.



#### Compensating for vision problems

If you have a problem with depth perception, distance perception, night or color blindness. There are steps to compensate for them when you drive.

- Depth perception
  - Gives you a 3-dimensional perspectives to objects. Therefore, allowing you to judge the distance between two objects.
  - Depth perception and distance judgement work together
  - To compensate for poor Depth perception, increase your following distance.



#### Compensating for vision problems



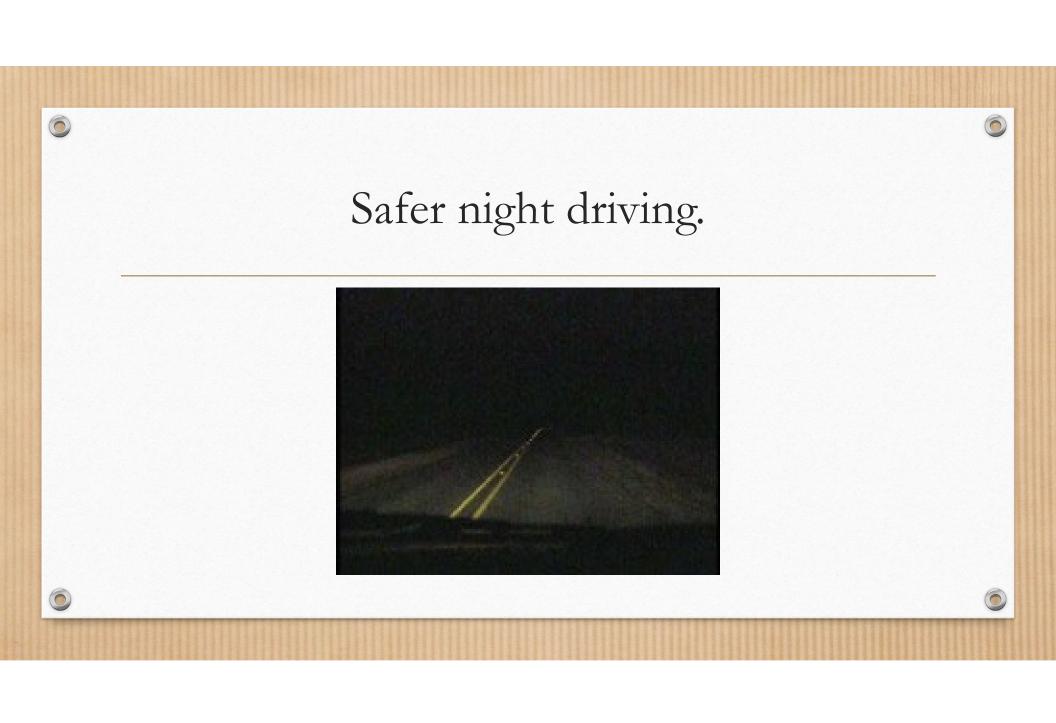
#### Color Blindness

- The most used colors in traffic are red, green and yellow. If you have normal color vision you won't have a problem recognizing.
- Color blandness makes it difficult to tell the difference between red and green or between blue and yellow.
- Color blinded people can drive safely by identifying signs and signals by their shape and position. They can also identify a sign by reading the words printed on them.

#### Night blindness

- Even with 20/20 vision, you don't see well at night as you do during the day.
- At night, visual acuity, field of visions, depth perception and color vision are all reduced.
- One of the biggest problems in night driving is glare caused by the sudden brightness of headlights of oncoming vehicles. Here are some ways to deal with night glares.
- Don't look directly at the headlights of an oncoming car. Look beyond the lights and direct your attention to the right edge of the roadway, keeping the approaching car in your peripheral vision
- Reduce your speed if blinded by night glare.
- Stay alert for possible glare situations that may arise, such as on a curved or hilly roadways.







- Some people will face long-term or permanent physical challenges. Science and medicine along with advances in technology have greatly improving these individuals' driving potentials.
- Hearing loss, physical disabilities, aging and chronic illness are some of these long-term factors that can affect your driving potential.
- Here are some ways you can compensate for their limitations and increase your driving potential.

# Hearing Loss

- Your sense if hearing is an important guide to conditions on the roadway, and within your car. The sound of a police siren, the horn of a train warns you of possible danger. You many hear a vehicle in your blind sport before you see the vehicle.
- Sounds from own car may alert you to engine muggle or tire trouble.
- Drivers with hearing loss maybe able to compensate by wearing heading aids.
- They can rely more on their vision, frequently scanning the roadway and making good use of the rearview and sideview mirror.

#### Physical disabilities

- With the development of modern science and technology, physical disabilities such as cerebral palsy, or spinal cord injury are no longer permanent barriers.
- Although the severity of a person's physical disability still impacts on driving ability, new types of equipment such as a joystick driving system voice activated control and modified vehicles can greatly increase hir or her driving potential
- Anyone with physical abilities who wants to drive a car and can show that he or she can do safely can get a license. Usually, such individuals are required to undergo a comprehensive medical assessment that determines their potential to drive.

Special centers called driver evaluation facilities are designed specifically for this purpose.



#### Aging & It's affects on safe driving

Aging and chronic illness are other long term physical factors that can affect a person's ability to drive.

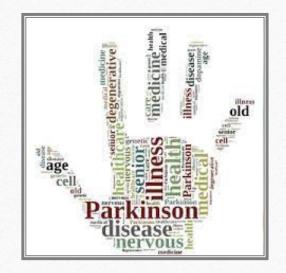
- Aging
  - As a young person your reaction time is likely to be faster and your sense of sight keener than that of an older person. Older drivers can however call on their driving experience to help them reduce risk and anticipate threating conditions.
  - They can also compensate for possible age-related limitations by reducing driving speed and by avoiding roadways that have heavy traffic.

Remember, as you encounter older drivers and pedestrians, be respectful of their age and experience. Slowdown and be patient. Someone will do the same for you one day.

#### Chronic illness & Its effects on driving

- Chronic Illness is one that lasts over a long period of time, or one that recurs often.
  - Some of these conditions like epilepsy, arthritis, asthma and diabetes can be treated and controlled with medication, however the medication itself can result in side effects such as drowsiness, dizziness, headache and nausea that will affect your safe driving abilities.

To obtain a driver license, people with chronic illness must furnish proof that the illnesses are under control and the medication they are taking wont cause side effects that impair driving ability.



#### Word of advice from sue MacNeil

(Little world road safety and injury prevention-Ontario Canada)

- To evaluate and manage your risk, you must be honest with yourself. Ask yourself these questions-
  - Are you feeling upset, or angry about something?
  - Is your mind focused on some disturbing event that just occurred?
    - \* If so, you many be wise to put off driving until you feel calmer and you can better concentrate.
- Sometimes events that upset you occur while you are driving. For example, another driver may cut Infront of you.
  - \* At all cost, resist the urge to let your emotions affect your driving. Don't let outside pressures interfere with your ability to manage risk.

#### Chapter One summary

- Emotions such as joy and sadness can cause you to be inattentive and interfere with your ability to concentrate.
- Control your emotions by maintaining mature attitude and identifying situations that may cause you to become upset
- Plan to avoid traffic problems. Expect mistakes from other drivers and its always best to wait and not drive if you are upset or depressed.
- Good vision is necessary to maintain proper speed and vehicle position in order to minimize risk.

### Summary continued

Compensate for your depth perception, practice judging the distance between two objects and learn the meaning of signs and signals by shape and position

For night blindness drive slower than you would during the day

Fatigue impairs your senses, fight fatigue by getting plenty of rest, avoiding alcoholic beverage and heavy foods just before driving.

Short term illness and injury can cause pain or discomfort which can distract your attention from the road and lessen your ability to manage, visibility, time and space.

### Summary Continued

Hearing loss may prevent you from being aware of sounds that warn you of possible dangers such as possible sirens or train horns.

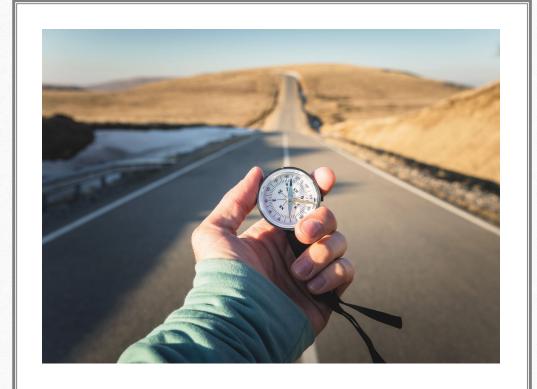
Aging can affect a drivers reaction time and eyesight

Some chronic illness medications may have side affects that interfere with safe driving

People with physical disabilities will need to have a functionality assessment by a licensed facility in order to be licensed.







#### Chapter Two



Physical Health Problems & Safe Driving



Emotional state & safe driving





#### Overview

In 1979, the Utah State Legislature made provisions for increasing highway safety and at the same time allowing many people with health concerns to drive within appropriate safety limits. The law states that

Individuals are personally responsible to be sure they are in reasonably good health when they drive.

If a person has a health condition which may affect their ability to safely drive a vehicle, they are responsible to report it to the Driver License Division and are expected to seek competent medical evaluation and advice.

Their physicians are responsible to advise them about their health as it relates to driving safety.

A physician does not have authority to restrict anyone's driving but is responsible to report accurately about a patient's health status.

This report may permit an unlimited license, one with restrictions or, in some cases, a denial of a license for safety reasons.

#### Overview

- The legislature also set up a Driver License Medical Advisory Board to advise physicians and the Driver License Division.
- The board emphasizes functional ability to drive a vehicle safely, rather than stressing impairments.
- It developed a form, "Functional Ability Evaluation Medical Report," or "Guidelines" to help physicians advise their patients and simplify reporting.

#### Health Concerns

The guidelines include possible health concerns in the following 11 categories:

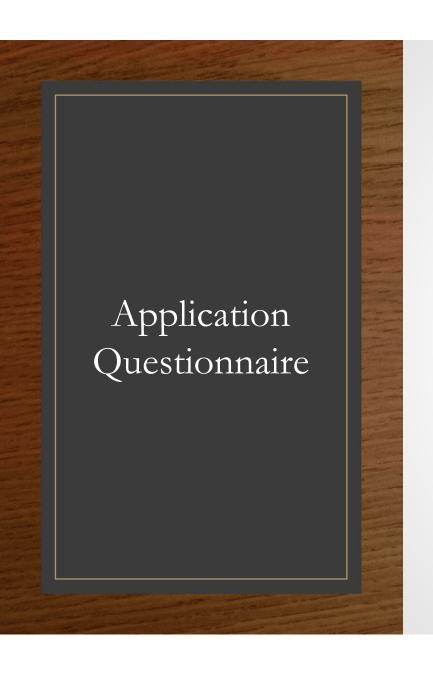
- Diabetes and metabolic condition
- Cardiovascular (heart)
- Pulmonary (lung)
- Neurologic (nervous system)
- Seizures or episodic conditions
- Learning, memory, and communication disorders
- Mental health conditions
- Alcohol and other drugs
- Visual disorders
- Musculoskeletal abnormality or chronic debility
- Alertness or sleep disorders

Note: In some circumstances, it might be appropriate for the Medical Advisory Board to review a case to help determine driving eligibility.

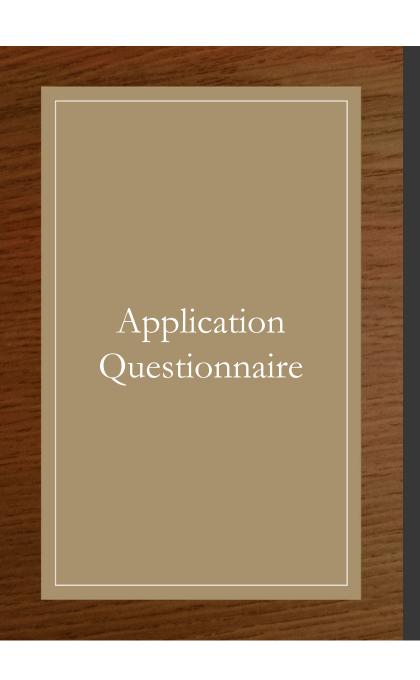
## Functional ability examination

### UCA-53-3-206. Examination of applicant's physical and mental fitness to drive a motor vehicle

- The division shall examine every applicant for a license, including a test of the applicant's:
  - eyesight either by
    - The division
    - Licensed optometrist, chosen by the applicant
  - ability to read and understand highway signs regulating, warning, and directing traffic;
  - ability to read and understand simple English used in highway traffic and directional signs
  - knowledge of the state traffic laws;
  - other physical and mental abilities the division finds necessary to determine the applicant's fitness to drive a motor vehicle safely on the highways; and
  - ability to exercise ordinary and responsible control driving a motor vehicle, as determined by actual demonstration or other indicator



- Applicants for a driver license will be asked to answer health-related questions.
- If there is a health concern, they will be given a Functional Ability Evaluation form to take to their health care provider, who will complete a Functional Ability Safety Assessment.
- The form is then returned to the Driver License Division and, if appropriate, a license to drive will be issued based upon previously determined levels of driving risk. For ex-ample,
- if there is a vision problem and the person cannot read highway signs at a distance, the individual may be considered safe to drive, but at reduced speeds, and a restricted license could then be issued.



- If you have a health problem, you should ask your physician about how it might affect your driving.
- Many medications may cause drowsiness or other difficulties; therefore, a physician may advise against driving until a suitable dosage schedule has been worked out that will not impair driving.
- Abuse or excessive use of prescription drugs has caused many serious accidents and should be avoided.
- Individual drivers have the final responsibility for knowing their abilities and for driving safely.
- The **guidelines** require higher standards of fitness for drivers of commercial motor vehicles than for private vehicles, but the principles are the same.

#### Eye Exam



The Division requires 20/40 vision and peripheral fields (side vision) of 90° in at least one eye to pass the vision test.



If you fail to meet this standard with or without glasses, you will be required to get a statement from your eye doctor.



The statement must be presented before your ap-plication can be completed.



It should indicate specific vision problems and suggested restrictions, if any.



A vision test is required on all applications processed in a field office.



Everyone age 65 and older is required to pass a vision examination with every license application.

#### Remember



If you are angry or excited, give yourself time to cool off. Take a walk or talk to a friend. Do anything but stay off the road until you have cooled down.



If you are worried about something, do something that will allow you to concentrate on your driving. Listen to the radio or sing to yourself.

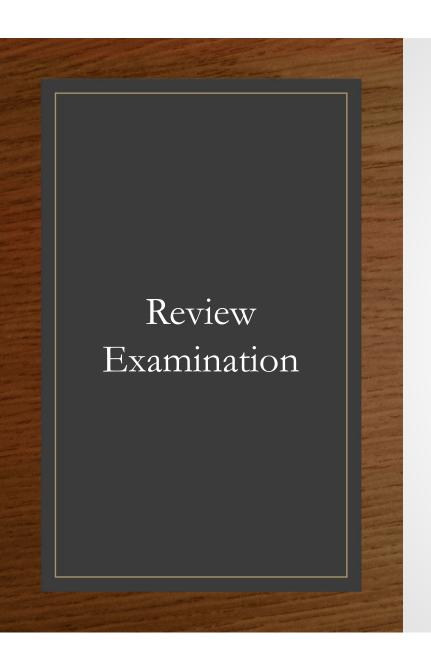


If you are impatient, give yourself extra time. If you leave a few minutes early, you will not feel the need to speed, beat traffic signals, or do other things that can get you a traffic citation or cause a crash.

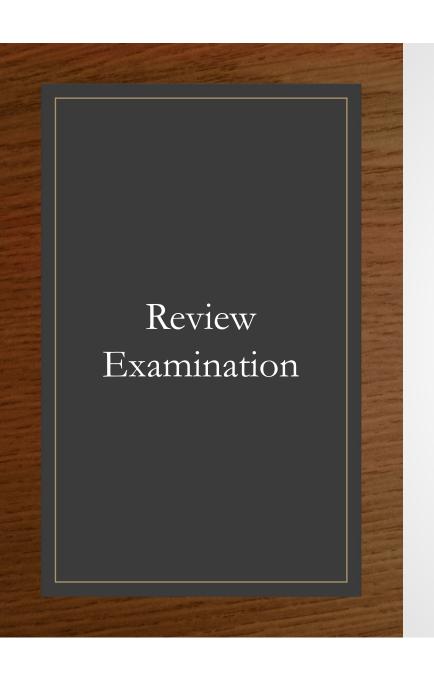
#### Driver Review

Sometimes the Division will request that a driver appear for a review examination. The request for an evaluation may be based upon a request from:

- Medical professional.
- Confidential reporting.
- Law enforcement officer who observed a driving situation which calls into question the driver's ability to safely operate a motor vehicle.
- Another individual or agency which indicates that the driver may be impaired.
- Have a medical condition which requires an assessment of the driver's functional ability to drive.



- A review examination does not necessarily lead to the withdrawal of the driving privilege.
- In most cases, upon completion of the review process, a driver is allowed to drive under applicable restrictions if deemed safe by the Division.
- If an individual does not complete a required review examination, the driving privilege will be withdrawn.
- After the review examination has been completed, a hearing officer will discuss the results with the driver and will review the medical evaluation.
- The hearing officer will consider:
  - The driving needs of the individual.
  - The type of roads or highways used.
  - The traffic conditions usually experienced, etc.



- The hearing officer will also refer to guidelines established by the Driver License Medical Advisory Board as they relate to the medical form provided by the driver.
- The hearing officer will then decide whether any restrictions need to be placed upon the driver license.
- Only when the Division determines that a driver cannot operate a vehicle safely under any conditions is the driver license withdrawn.
- Often no restrictions are required, but when they are, one or more of the restrictions previously discussed will be specified on the driver license.

Remember, it is your responsibility to find out about and report mental or health problems, just as you must for physical problems.

# Health effects on driving

It's your health, not your age that matters most in driving safely.

Both physical, mental and emotional conditions affect your ability

Vision changes can affect your ability to safety operate a motor vehicle

Hearing changes can affect your ability to safely operate a motor vehicle

Mental state changes can affect your ability safely operate a motor vehicle

Consult your physician on medical conditions and their effects on your driving ability

# Temporary physical conditions

At all times you must decide whether you are physically well enough to drive.

Certain conditions such as fatigue, a cold, the flue or an injury maybe temporary but these conditions can affect your ability to make good decisions while driving.

In some instances, you can compensate for a limiting physical conditions. Other times, however, your wisest course of action is not to drive at all.

#### Fatigue kills



# Fatigue & Its affects

- Nearly everyone experiences fatigue at times.
- It can be brought on by lack of speed, boredom, illness or stress.
- You will experience fatigue during a long monotonous drive.
- Fatigue is DANGEROUS if you are driving,
  - it affects your body and your mind.
  - Your senses are impaired
  - You are not as alert, therefore may not see objects clearly.
  - You may miss critical signs, lights, sounds.
  - You may misjudge speed and distance or take needless risks.
  - You may drift into a state of highway hypnosis or even fall asleep at the wheel.

### Fatigue & Its affects

- Lack of sleep is now recognized as perhaps the leading cause of traffic fatalities ahead of drinking.
- Combining too little sleep with alcohol consumption virtually guarantees crash.
- Don't start a long drive if you are fatigued. If already on the road and you find yourself getting sleepy, you are better off pulling over than trying to continue to drive.

# Fighting fatigue

Fatigue is temporary and easily overcome. The best way to overcome fatigue is to stop doing whatever you are doing and get some rest.

- Before you drive
  - Get plenty of rest
  - Avoid heavy, fatty foods
  - Don't drink alcohol beverages

# Fighting fatigue

- While driving
  - Make sure there's a good flow of fresh air in the car. Poor ventilated or overheated car causes more fatigue.
  - Wear sunglasses to cope with glare from sun and snow
  - Take turns driving with someone else
  - Turn on radio, sing, whistle or talk to yourself
  - Stop regularly, get out of the car, walk and jog. Do other light exercise for few minutes.

# Tips for resting at a rest stop

- At night stop at a lighted roadside rest area. Make sure you are as far off the highway as possible.
- Roll down a window just enough so that fresh air comes into the car, but not enough that someone can might be able to enter the car from outside
- Turn off engine to avoid carbon monoxide poisoning. Lock all doors
- Leave your parking lights on, but turn off all other electrical equipment
- Before resuming driving again, get out of the car and make sure you are fully awake.

### **Driver Tiredness, Fatigue and Road Safety**







# Injury & its affect to Driving

- A temporary illness, such as a cold, flue or allergy can make it risky for you to drive. So can an injury such as a broken bone or a pinched nerve.
- The discomfort or pain you experience can distract your attention from the road and lessen your ability to manage visibility, time and space.
- If you must drive while injured or ill, minimize the distance. Allow extra time, drive more slowly and keep your attention focused on driving not on how you feel.
- Exercise caution about driving if you are taking any medications.
- Some medications for common illnesses can cause drowsiness, nausea, headache, or dizziness condition that are extremely dangerous for the driver of a car.

# Emotional state & safe driving

Aggressiveness and anger are emotional states that extremely influence driving behavior and increase the risk of causing an accident

"Road rage" denotes an extreme case of aggressive driving implying specific incidents of anger intentionally directed at another driver, vehicle or object, physical attacks, confrontation with other drivers, "tailgating

Approximately 16 million people in the US might suffer from road rage disorder





Aggressiveness and Anger



Fatigue



Stress



Confusion



Nervousness



Sadness



Possible signs of emotional instability

Angry at other drivers and trying to get even

Tendency to be excessively confused or frustrated when traffic becomes heavy

Being so depressed and worried about things that your attention is not always on the road

Frequent stops or tickets for traffic violations

Difficulty adjusting to an emotional shock

# What to do before driving



Give yourself time to cool off



Take a walk or talk to a friend



Do anything, but stay off the road until you have cooled down



Do something that will allow you to concentrate on your driving

# What to do before driving



Listen to the radio or sing to yourself



Give yourself extra time, leave a few minutes early



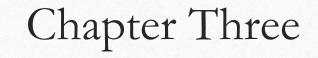
When emotionally unstable, stay off the road



The all-time goal is to arrive alive

# Aggressive driver video









License Revocation and Suspension

Point System, Driving Records





# Driver License Sanctions

Some drivers do not meet acceptable driving standards.

The Driver License Division is here to help those drivers, if possible, and to take corrective action, if necessary.

The Division also deals with cases of license fraud and alteration.

# Driver License Sanctions

The various driver control programs are designed to result in improved driver attitude and performance. In most cases, the treatment programs are successful.

However, some drivers are unable or unwilling to correct their bad habits.

Those drivers can expect revocation, suspension, denial, or disqualification of their driving privileges

Your driving privilege will result in a mandatory suspension and may be suspended for as long as two years or until your 21st birthday for any of the following:

You have been convicted of an offense for which mandatory suspension is required.

You have caused or contributed to a crash by reckless or unlawful conduct, in which some-one was injured or killed, or which resulted in serious property damage.

You are incompetent to drive or have a mental or physical condition that would make you an unsafe driver.

You have unlawfully or fraudulently used your license or permitted its use by someone else.

You have refused to take or failed to pass a review examination as ordered by the Division.

You have been convicted of sufficient traffic violations to be subject to the Division point system.

You have been arrested for DUI or been found guilty of any drug offense.

As a Utah driver, you failed to appear in court for a traffic violation when it occurred in Utah or in a Non-Resident Violator Compact member state, or you failed to satisfy fees, fines, or restitution to the court on any criminal charge.

You failed to show proof of no-fault insurance or other security as required under the Utah Automobile No-Fault Insurance Act.

You operated a vehicle or allowed a vehicle registered to you to be operated without re-quired insurance or proof of financial responsibility.

You failed to pay child support.

You have been convicted for a texting violation or for stealing gas from a retail establishment and the judge has ordered suspension of your license.

You are under the age of 21 and have used false or improper proof of age in order to obtain or consume alcohol or gain admittance to a bar.

You have been convicted for custodial interference.

You have been convicted for a violation related to approaching an emergency vehicle and have failed to complete a four-hour live class-room course on driving safety offered by an approved entity.

### License Revocation

Your driving privilege will result in a mandatory revocation if a court finds you guilty of any of the following:

- Manslaughter or negligent homicide while driving.
- A second or subsequent conviction for driving or being in actual physical control of a motor vehicle or a motorboat while intoxicated or while any measurable controlled substance or metabolite of a controlled substance is in your body (including prescribed medications.)
- Making a false statement under oath when applying for a driver license.

### License Revocation

Using a motor vehicle to commit or facilitate a felony, including automobile homicide.

Failure to stop and give aid if you are involved in a motor vehicle crash resulting in the death of, or personal injury to another.

Two charges of reckless driving or impaired driving in one year. (The court may recommend that your license be suspended for three months on the first conviction.) Reckless driving is defined as operating a vehicle in a willful and/or wanton disregard for the safety of per-sons or property.

### License Revocation

Attempting to flee or refusing to stop after receiving- a visual or audible signal from a police officer.

Discharging or allowing the discharge of a firearm from a vehicle.

Using, allowing the use of, or causing to be used any explosive, chemical or incendiary device from a vehicle.

Driving with a measurable or detectable amount of alcohol in your system when you have an alcohol-restricted status.

### License Revocation

Driving a vehicle without an ignition interlock device installed when you have an ignition interlock restricted status.

You have been convicted of careless driving and a judge has ordered revocation of your driver license. If you forfeit bail after being arrested, for one of the above, your driver li-cense will be revoked/suspended as if you had appeared in court and been found guilty.

You have been convicted of automobile homicide using a handheld wireless communication device.

# Utah DL Point System

#### ADULTS OVER 21 YEARS OF AGE

The point system is part of Utah's Driver Improvement Program. Points are assigned for specific types of violations.

If you acquire 200 or more points within a threeyear period, you will be asked to appear for a hearing.

Based on the hearing, you may be placed on probation, request-ed to take the defensive driving course, or have your driving privilege suspended.

The suspension may be for three months, six months, or one year, depending on your driving record.

# Point System

#### UNDER 21 YEARS OF AGE

Utah drivers under the age of 21 are subjected to a more stringent point system.

An accumulation of 70 points or more within a three-year period may result in

- a) a hearing and
- b) a subsequent suspension or denial of driving privilege-es from 30 days up to one year.

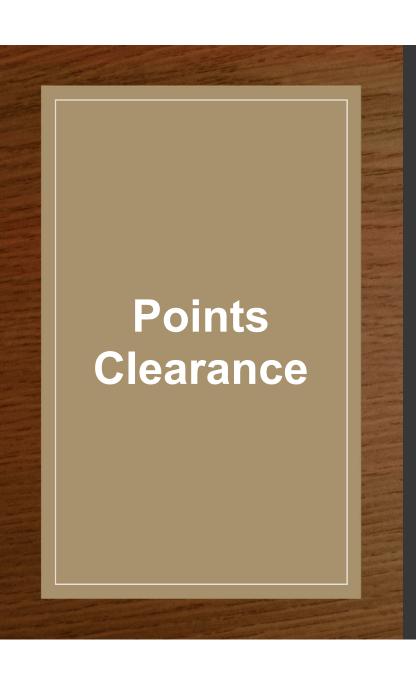


**Note:** Except for speeding citations, points may vary plus or minus 10%, depending upon the recommendation of the court.

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Reckless driving	80
Speeding (depending on severity)	35-75
Failure to yield right-of-way	60
Following to closely (tailgating)	60
Wrong side of road	60
Wrong way on one-way street	60
Red light	50
Stop sign	50
Improper lookout	50
Improper passing	50
Negligent collision	50
Other moving violations	40





- By driving safely, you can clear points from your own record. The point system provides that
  - when you drive one full year without being convicted of a moving traffic violation, half of the total points on your record will be removed.
  - If you drive two successive years without a conviction, all points will be removed from your record. Points for individual convictions are automatically removed from your record three years after the date of the violation.
- As a further incentive, 50 points may be removed from your record upon completion of a defensive driving course recommended by the Division.
  - This 50-point reduction will be permitted only once during any three-year period.
  - For more information view the website for Utah Safety Council or call them.

**Note:** The defensive driving course required to reduce 50 points from your driving record is different than traffic school offered by some courts.

Chapter Four

# Motor vehicle Records

Identity theft

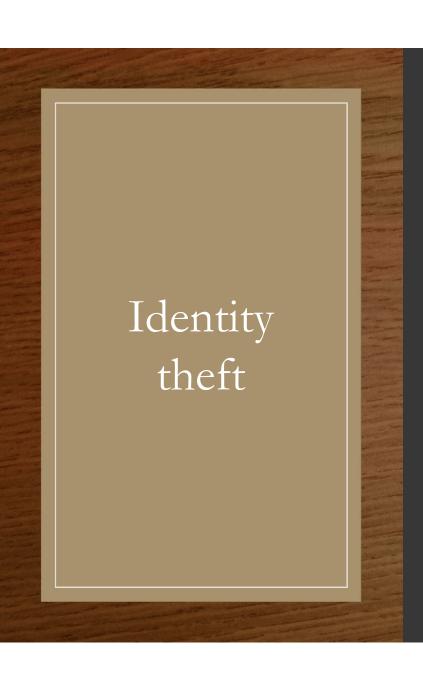
# DRIVING RECORD (MVR)

The Driver License Division maintains a computerized driving and crash record of every driver in the state.

It contains a record of convictions for moving traffic violations and suspensions within the past three years. All alcohol/drug-related violations, suspensions, and revocations remain on the record for ten years.

When a driver is convicted of a moving traffic violation, notice of the court action is sent to the Division for posting on the driver's rec-ord.

If you are a commercial driver, your driving record will be submitted to the commercial driver license information system and a record of suspensions and revocations will be forwarded to the national driver register.



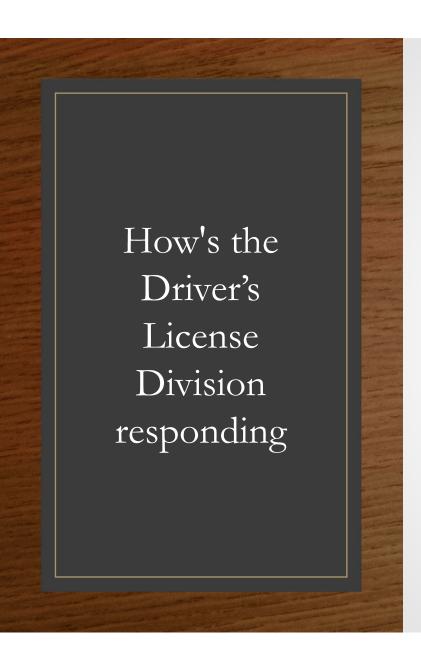
- Identity theft defined: UCA-76-6-1102
  - The act of a person knowingly or intentionally using, or attempting to use, the personal identifying information of another person, whether that person is alive or deceased, with fraudulent intent, including obtaining, or attempting to obtain, credit, goods, services, employment, any other thing of value, or medical information.

# Penalty or criminal consequences

- Identity theft is
  - a third-degree felony if the value of the credit, goods, services, employment, or any other thing of value is less than \$5,000; or
  - a second-degree felony if:
    - the value of the credit, goods, services, employment, or any other thing of value is or exceeds \$5,000; or
    - the use of personal identifying information described previously results, directly or indirectly, in bodily injury to another person.

# Penalty or criminal consequences

- Penalty for identity theft includes but not limited to:
  - Serving time in federal, state or local county jails
  - Restitution which may include
    - payment for any costs incurred, including attorney fees, lost wages, and replacement of checks; and
    - the value of the victim's time incurred due to the offense
      - in clearing the victim's credit history or credit rating;
      - in any civil or administrative proceedings necessary to satisfy or resolve any debt, lien, or other obligation of the victim or imputed to the victim and arising from the offense; and
      - in attempting to remedy any other intended or actual harm to the victim incurred as a result of the offense.



- In order to detect, deter and prevent identity theft and its related crimes, the department of public safety-driver's license division is
  - Trainings its employees to identify fraudulent documents, through ongoing annual training.
  - Using technology to safeguard documents issued by the division.
  - Cooperating fully with federal, state and local law enforcement agencies in identifying and prosecution of identity fraud cases.

### How to protect yourself

- Keep your personal identification documents locked in a secured place.
- Carry only necessary identifying documents and bank cards.
- Guard your mail and trash from theft
- Don't give out personal information over the phone, through the mail or on the internet, unless you have initiated the contact.
- · Before giving out any information, ask how the information will be used and secured
- Annually review all credits reports and closely monitor monthly financial statements.
- Change online profile password frequently, & not on the same cycle.

# Identity theft video



