What to Shred & What to Keep

Print this, stick it on the fridge, and work through it one box at a time. Rule of thumb: if a page has your name plus an account number, Social Security number, date of birth, signature or medical detail, it gets shredded — never tossed.

SHRED THESE

- ☐ Bank and credit card statements you no longer need
- ☐ Cancelled and voided checks, old checkbooks
- ☐ Pay stubs after you've matched them to your W-2
- ☐ Tax returns and supporting records older than 7 years
- ☐ Medical bills, insurance EOBs, prescription labels
- ☐ Pre-approved credit card and loan offers
- ☐ Expired IDs, passports, insurance and membership cards
- ☐ Utility bills older than a year
- ☐ Old resumes, applications and employee files past retention
- ☐ Anything with a signature, account number or SSN on it

KEEP THESE (somewhere safe)

- ☐ Birth certificates, Social Security cards, marriage and death certificates
- ☐ Current passports and military discharge papers (DD-214)
- ☐ Deeds, titles, mortgage payoff letters
- ☐ Wills, trusts, powers of attorney
- ☐ Current insurance policies
- ☐ Records for property you still own, plus improvement receipts
- ☐ Retirement and pension paperwork
- ☐ Loan documents until paid off, then the payoff confirmation

How long to keep common records

Document	Keep for	Then
Tax returns and supporting documents	7 years	Shred
Bank statements	1 year (7 if used for taxes)	Shred
Credit card statements	Until reconciled (7 yrs if tax-related)	Shred
Pay stubs	Until matched to your W-2	Shred
Medical bills and EOBs	1 year after payment	Shred
Utility bills	1 year	Shred
Receipts for major purchases	Life of the warranty or item	Shred
Home purchase & improvement records	7 years after you sell	Shred
Business employee records	3–7 years after separation	Shred
Business invoices and ledgers	7 years	Shred

Where the paper hides

☐ **Home office / desk**	Old statements, tax files past 7 years, cancelled checks, expired policies
☐ **Kitchen drawer & mail pile**	Credit offers, utility bills over a year old, anything with your name and an account number
☐ **Basement, attic, garage**	Boxes from a move, a parent's papers, decades-old receipts — the biggest source of identity theft paper

Pile ready? Box it up — no need to remove staples or paper clips — and call or text **(567) 202-2660**. We come to you, shred it while you watch, and hand you a certificate of destruction. $10 a box, $8 after the seventh, with one flat $75 travel charge within an hour of Galion. Instant estimate at **mopsops.com/pricing**.

Guidelines, not legal advice. Regulated businesses (medical, legal, financial) should follow their own retention rules.