

14 Steps You Can Take to Prevent Identity Theft

Article by: Etienne Gibbs

Becoming a major epidemic, Identity Theft occurs when a criminal uses another person's personal information to take on that person's identity. Identity theft includes the misuse of a Social Security number, credit cards, mail fraud, scam, schemes, frauds, or any other form of misuse or abuse of a victim's identity.

The Fair and Accurate Credit Transaction Act, known commonly as FACTA, was put into law in the United States to help to protect consumers from identity theft and to help in its prevention. FACTA ensures that all citizens are treated fairly when they apply for a mortgage or other form of credit and it entitles them to a free annual credit report to verify its accuracy.

There is no guarantee that you will never be a victim; however, there are steps you can take to minimize your risk. Here is a list of things you can do:

1. Manage your personal information cautiously and with a new awareness that identity theft can occur anytime anywhere and when you least expect it.
2. Ask about security procedures in your workplace, doctor's office, or other business or organization that routinely collects relevant and personal identifying information as part of doing business or providing a service. Find out who has access to your personal information and verify that it is handled securely. Inquire about their disposal procedures and if your information will be shared with anyone else (namely third parties such as mailing list companies, marketing and survey companies, etc.).
3. Instead of giving your Social Security Number, inquire if you can use other types of identification. Use your Social Security Number with caution and only when absolutely necessary.

"Your Chances of becoming victimized by some form of identity theft is one in ten," according to the Federal Trade Commission.

4. If you find that you have been victimized, immediately file a complaint with the Federal Trade Commission. The FTC maintains a database of identity theft cases used by law enforcement agencies for investigations. Filing a complaint helps the FTC learn more about identity theft and the problems victims are having. This knowledge helps them to assist you better.
5. Carry only the identification and the number of credit and debit cards that you will actually use. Leave extra cards in a safe place at home, in a safety deposit box, or any other secured location.
6. Avoid giving out personal information on the phone, through the mail, or on the internet unless you are absolutely sure you know and can trust with whom you are communicating. Caution: Before you share personal information, be sure you are dealing with a legitimate business or organization. (If you are unsure about an online communication, check the organization's website by typing its URL in the address line. Most large companies post alerts on their sites when they are aware of a scam when their name is used improperly.)

Identity thieves usually pose as representatives of banks, lotteries, sweepstakes, internet service providers, or some other officially-sounding-entity. They will use any means possible to try to get you to reveal your valuable information.

7. Call the Customer Service Department of companies or organizations with whom you do business using the number listed on your account statement or in the telephone book.
8. Do not place passwords on your credit card, bank, or telephone accounts.
9. When choosing a password, avoid using obvious information like your mother's maiden name, your birth date, a series of consecutive numbers, or the last four digits of your Social Security Number or your phone number.
10. Pay attention to your billing cycles. A missing bill could mean an identity thief has gotten their hands on it.
11. Be wary of promotional scams or phony offers to get you to give them your personal information such as lottery and sweepstakes that you have never entered and ones asking for an "administration" fee.
12. If your job requires you to suit up in special clothing at work, never leave your purse or wallet in your personal clothes. Always keep them in a safe and secured place.
13. When reordering checks, pick them up at the bank instead of having them sent to your mailbox.
14. Obtain a current credit report by contacting any of these major credit bureaus:

Equifax: P.O. Box 740241 Atlanta, GA 30374-0241 For Fraud Alerts, call: 800-525-6285

Experian: P.O. Box 2002 Allen TX 75013 For Fraud Alerts, call: 888-EXPERIAN (397-3742)

Trans Union: P.O. Box 1000, Chester, PA 19022 For Fraud Alerts, call: 800-680-7289

Think you're not at risk? Unfortunately, you are. View "Protecting Your Identity" blog at **Protecting Your Identity** to learn more about what you can do to protect yours.

Known as ***The Master Blog Builder***, Etienne A. Gibbs, MSW, is in the business of helping small business owners and non-profit organizations improve their customer relationship marketing. Often he comes across cases that are red flags calling identity thieves to come in. Hence, he started the "Protecting Your Identity" blog. Contact him at: <http://www.MasterBlogBuilder.com>.