

6 Easy Steps To Prevent Identity Theft

Article by: Alden Smith

Identity theft has become so prevalent in today's society that no one is safe from it. Every day on the news we hear of hackers getting into a government database and stealing valuable information.

Identity theft is now so common that people struggle to find new ways to avoid it. In this article, I discuss 6 different ways to avoid identity theft, including how to use credit cards properly, using checks properly, and other pertinent information.

1. When ordering checks, always have the bank put only your first name, middle name initials on your new checks. A thief will not know if you sign your checks with your full name, or if you use your initials. However, the bank will know this, and see a red flag immediately if there is any change in your check writing behavior.

2. Never sign your name on the back of your credit card. Not only will the person stealing your identity have your name, but your signature, and will be able to forge it easily. Instead, write "PHOTO ID REQUIRED" on the back of the card.

3. When ever you write a check for your credit card bill, do not put the full credit card number in the "memo" or "for" line on the bottom left of the check. Only use the last 4 numbers of your Cc number here. The credit card number will be in full on your statement that you send in with your payment, and the people handling your check will not know the number of your credit card.

4. Never have your SS# printed on your checks. Also, never put your actual home address on the checks, using a PO Box instead. If you don't have a PO Box number, then use your work address. Use your work number instead of your home phone number, also.

5. Always know exactly what you have in your wallet. The best way to do this is to simply photocopy the contents, insuring that you get both back and front of any credit card, operator's license, or identity document. Keep this photocopy in a safe place where it can easily be located by both you and your spouse or significant other if traveling. Never carry it with you!

6. A little know fact is that when checking into a hotel or motel, you are generally issued a key card to open the door to your suite. Did you know that this card contains all your vital information, such as address, phone number, credit card number and expiration date? Do not turn the card in when checking out of the hotel, but instead simply destroy the card. It is included in the price of your room. And if turned in, any dishonest employee with access to a card reader can gather your information.

Using common sense and being aware of your environment can save you costly theft of your credit card or personal information. To insure this doesn't happen, visit <http://identitytheft.charlieallnut.com> for more information. Alden Smith is an award winning and published author who has been marketing on the internet for over 7 years. His site, <http://identitytheft.charlieallnut.com> is filled with articles and information on a variety of subjects about identity theft.