

7 Ways To Squash Identity Theft

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It is the scourge of our age: identity theft. Thieves learn an important part about your personal information, such as your credit card number, and they open accounts in your name and spend, spend, spend! Unfortunately, by the time you discover that you are a victim the damage is already done. Here are seven steps you can take to prevent identity theft.

1. Guard your social security number. Clerks, telephone sales people, etc. will sometimes ask for your social security number. Do not give this information out. Of course, certain government agencies require your social security number for identification purposes, but other than that no one has a “need” for your number.

2. Get a shredder. Yes, ripping papers up into little pieces can help but these pieces can also be put back together by someone determined to get information from you. Thieves resort to “dumpster diving” or “trash can trolling” to find out important information about you. Once they have it you can count on your problems beginning.

3. Protect your mail. Thieves will make off with your mail if they think there is something of interest there. Purchase a locking mailbox if you live in an area prone to mail theft. Notify the post office if you suspect any problems. The United States Post Office has their own team of investigators who really, really hate mail fraud.

4. Get your free credit report. As of September 2005 all three major credit reporting agencies -- TransUnion, Experian, and Equifax – must permit consumers to access a copy of their credit report for free on a yearly basis. To maximize the benefit of this law order a copy every four months from a different agency. Check your report carefully and take the proper steps necessary to correct any errors.

5. Review your monthly statements. Chances are you skim your credit card statements since it has gotten quite lengthy with all your gas, food, retail, and internet purchases. Thieves count on you doing just that! Pay closer attention to each item and question anything remotely suspicious. Follow the instructions of your credit card provider for contesting anything that is incorrect.

6. Do not call. Give telemarketers and all other phone solicitors the boot by getting yourself listed on “do not call” registries. Screen calls with caller i.d. to filter out everyone else.

7. Protect your computer. Make sure that you are running the latest internet security programs, change your password regularly, and only purchase items through a secure site [those with an “s” in their web address: https]

Should you suspect a problem, notify the three credit reporting agencies and request that a “fraud alert” be placed in your file. Contact the fraud departments of the effected credit providing companies and follow up all that you do with statements in writing. In some cases your rights are only guaranteed if you send a letter, so be diligent to learn all that is required of you when you have been victimized.

Matthew Keegan writes on business related, human interest, education, aviation, and general issues. For samples of some of his work please visit <http://www.thearticlewriter.com>