

How To Protect Yourself Against Identity Theft

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Identity theft is a serious crime that continues to grow. If you become a victim of identity theft, you may spend months, or years, trying to repair the damage. A compromised credit report can ruin your chances of getting a new job, a loan, insurance or even housing. It's true that it is possible that you could be arrested for a crime you didn't commit if someone else has used your identity to break a law.

Unfortunately, many of the methods that thieves use to steal identities are completely beyond your control. Although it's rare, some store clerks have been known to use their position to give or sell information to identity thieves. There are some measures you can take, however, that will make it harder for them to steal your identity.

Protect Your Credit Card Number When Making Purchases:

After you make a purchase and your credit or debit card has been swiped through a credit card terminal, check to make sure that the printed receipt hides all but the last four digits of your credit card account number (there will usually be an x in place of the first twelve digits).

Some credit card terminals do print receipts that show all sixteen digits of an account number, and may even include the expiration date! After your card is swiped, you're permitted by law to hide the first 12 digits of your account number on the copy of the receipt that the vendor keeps. Use a pen or marker to cross-out the other numbers completely.

When dining out, it's important to make sure that the first 12 digits of your credit card number are hidden on the receipt. You might be in the habit of signing it and then leaving the restaurant's copy on the table after your meal. An identity thief can steal the signed receipt before the waiter comes back to pick it up from the table.

Do You Really Need To Give Your Social Security Number?

Avoid giving out your social security number unless it's absolutely necessary. Although you need to share your social security number when you apply for credit or for a bank account, sometimes a store or an organization will want to use it as an ID number. This is a fairly common practice even though the law says that social security numbers aren't to be used as ID numbers. In these situations, use your judgment. There's usually an alternative if you ask.

Destroy Documents That Contain Sensitive Personal Information:

Buy an office paper shredder and use it to destroy documents you're discarding which contain personal information like credit card numbers, social security numbers, phone numbers and birth dates. Do this both at home and at work.

Identity thieves frequently go through someone's trash to find personal information that can help them obtain credit in the victim's name.

If It Happens To You, Take The Following Steps Immediately:

- 1: Contact your credit card companies, close your accounts and ask to have new cards issued to you.
- 2: Place a fraud alert on your file with the three major credit bureaus (Equifax: 1-800-525-6285, Experian: 1-888-397-3742 & Trans Union: 1-800-680-7289).
- 3: File a report with your local police department. You may need it to show to creditors a copy of the report as proof of the crime.
- 4: File a complaint with the FTC: <http://www.consumer.gov/idtheft/> - They maintain a database of identity theft cases used by law enforcement agencies for their investigations.

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