

How To Protect Yourself From Identity Theft

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Identity theft has become one of the United State's top crimes. It is estimated that on a yearly basis, this crime costs the government an alarming **\$1.3 Billion**. Identity theft works so well because the swindlers are easily able to get all the information and documentation about their victim that they need.

Another very alarming fact is that theft of an identity can go completely unnoticed for many months prior to the realization that the crime has occurred.

In **2007**, the United States will **implement a new type of identification card**. This card will have biometrical information on the individual. The information included could be in a few different physical characteristics.

The main characteristics that are surfacing right now are an individual's fingerprint, vocal characteristics or a retina scan. Several experts have said this will not solve the problem of identity fraud.

Even when they do come out with this identification card, it will still be up to you to protect yourself from identity theft. The card will just make it harder for the criminals and easier for you.

Here are some tips that you can use to help protect yourself against identity fraud. This is not a guarantee, but will help you to guard yourself against this crime.

When going through your personal papers and documentation, you will need to guard your personal information carefully. This information would include any receipts, bills, and credit card or banking statements. **These items should never just be thrown away.**

They should always be disposed of properly by shredding or burning. It may be a good investment to purchase a shredder. Depending on the type you purchase, they can have multiple uses.

It can be used for destroying all documents that contain identifying information as well as floppy or compact discs. Many types of shredders can even shred your credit cards.

You should provide protection for your credit cards just as you do your cash. If you obtain a new card, sign it immediately upon receipt. If you need to destroy a card, you should mutilate it beyond recognition.

Make use of a *shredder or sharp scissors for this task*. If a credit card ever becomes lost or stolen, it is extremely important that you contact the card issuer right away.

By doing so, you will prevent your card from being used. You should also carefully watch your card when you are eating out or overseas. Sometimes a thief will take this information by jotting it down or making an impression of the card information.

Finally, you should very carefully look at all credit card and bank statements immediately upon receipt. If you notice any suspicious activity, call the proper authorities and they will begin to investigate.

You should also be aware of your mail, if any statement fails to arrive on time, call the company right away. Some thieves are able to route the statements to another address in an effort to keep you from finding out. I wrote this article because I was a victim of credit fraud. I wanted to help others avoid this problem. To see more information on Identity Theft Protection and how to avoid being the next victim go to: www.discoverebooks.com/identitytheft.htm

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