

ID Theft: It Won't Happen To Me

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"I got bad credit, I'm not worried"

"It happened to a friend of a friend"

"I've got other priorities now"

"All it takes is guarding your Social Security number"

"I can trust the people around me"

These quotes are all too common regarding identity theft. The problem is the Federal Trade Commission, various law enforcement agencies and identity theft experts have stated there are no 100% guarantees and the numbers for identity theft keep getting worse

"I got bad credit so I'm not worried"

Just recently KFLY TV in Lafayette Louisiana reported that 2 men were arrested for stealing the identity of 2500 people. Identity thieves don't run credit checks before they steal your identity. All they need to do damage is a little bit of your personal information.

"It happened to a friend of a friend"

This one should really alert people. The reason? Everybody now knows somebody that's been victimized. That alone tells you what an epidemic identity theft has become. Last year 10 million people had their identities stolen. Many experts think that number will double this year. They also fear the 10 million figure is too low. Why? Many victims don't report the crime.

"I've got other priorities now"

Once your identity is stolen there is only one priority: Getting it back. On average it can take 175 hours and out of pocket expenses totaling 15,000 dollars according to the FTC.

"All it takes is guarding your Social Security number"

In February of this year Bank of America announced that 1.2 million federal employee credit card accounts may have been exposed to identity theft. Last year, Visa and MasterCard announced that 40 million cardholders maybe at risk when the database of their third party processor was broken into. Many of these people no doubt guarded their Social Security number faithfully but thru no fault of their own they're at risk.

"I can trust the people around me"

This one hits home and may hurts the worst. 50% of all identity thieves are known by the victim. Family members, friends and neighbors do more damage than total strangers.

There are other reasons people give. Yes it may never happen to you but identity theft is now a full blown epidemic that affects everyone.

Daryl Campbell is a home business owner. He writes extensively about identity theft. The best way to fight id theft and fraud? Free information. Get featured articles from experts as well as tips, resources and up to the minute news at <http://fightidtheft.winthemarket.com>