

Identity Theft: How to Protect Yourself When You Travel

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I'm an outgoing person - too outgoing - and share personal information easily. Being friendly is one thing, but I don't want to be foolish about identity theft. Recently I heard a Crime Prevention Specialist talk about the way thieves steal our identity. What an education!

After his talk I purged my wallet. Since the talk I've gotten a lot smarter about protecting myself, especially when I travel. Airports are busy, crowded places and I can be easily distracted. Now I know I should be on constant alert. How can you protect yourself from identity theft?

1. It's OK to talk to strangers, but don't give them personal information about yourself.
2. Refrain from talking about financial things (investments, large purchases, home improvements, etc.) in public places.
3. Leave your check book and check register at home.
4. Delete personal information, such as your bank account number, Social Security number, and alarm code, from your laptop computer.
5. NEVER carry your Social Security card or number with you. Memorize the number instead.
6. Bring only two credit cards with you. Leave the rest at home in a secure place.
7. Use the two credit cards equally. Avoid a high total on one card that might attract attention.
8. Always have a credit card 800 emergency number with you in case your card is stolen.
9. Remove everything personal from your wallet, even your library card. Don't stick receipts in your wallet or leave them in a rental car. Store receipts in a safe.
10. To dispose of documents you no longer need, soak them in warm water until they turn to pulp, and throw the pulp away.
11. Avoid ATM machines. If you must use one, cover the card with your hand so the number can't be photographed from a distance.
12. Memorize your hotel room number.
13. Don't put anything personal (letters with return addresses, etc.) in the trash.
14. Always put outgoing mail on a locked box.

These tips don't guarantee that you won't be a victim of identity theft, but they make it harder for the thieves to be successful. Check your wallet and coat pockets again before you leave. As the Boy Scout motto says, "Be prepared."

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