

Identity Theft - One of Today's Major Issues

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Sam drops the last of his already paid bills into the trash. Down the street, a neighbor watches while Sam puts out the trash.

Two weeks later, Sam is notified that loans, credit cards and bank accounts have all been opened in his name! Sam could spend the better part of two years trying to clean up the mess created by this theft. He may also have to work for many years after this to re-establish his credit.

Don't let this happen to you. Identity theft is a growing problem but is easy enough to prevent. Prevention is the key as it is extremely hard to clear up the mess at a later date.

Questions: Do You Protect Your Identity from Thieves?

Think of all your daily purchases. Do you throw away the receipts in the store?

How many bills do you pile up in your home office? What do you do with them when you're finished? Throw them away in the trash or do you remember to shred them?

What about those credit card applications you leave in the mailbox for the mail carrier to take?

It takes just one sheet of paper with the right information on it and your identity could be stolen. Just one sheet of paper can mean the difference between protection and vulnerability.

Do you leave mail in your car while you shop? Do you expose your pocket book while waiting in line at the cash register? Thieves do a number of things to try and get credit card numbers, bank account information and more.

The best prevention method for protecting your identity from theft concerns keeping track of receipts, bills, applications and any other important financial documents.

Preventing Identity Theft By Watching Your Trash

Don't let mail sit on your mailbox unprotected. If you can, get a self-locking mailbox to prevent people stealing mail your carrier has just delivered.

Don't leave mail to be taken back by the carrier either. Instead, drop it off at your post office. That extra ten-minute drive could really save you from years of trying to clean up your credit.

Do you have a paper shredder and use it religiously? Its best to shred anything you think you are going to throw away. This includes mall receipts, gas bills etc. What about those credit card applications that you toss away? Remember, anything and everything could leave you vulnerable. Don't take chances; take action to prevent your identity from being stolen.

Taking Identity Theft Seriously

If you worry about what your credit report says and if your identity might have been stolen, contact a credit repair professional. They can help you find out what your credit report says about you, explain your options and get you back on the right track.

Do you call your bank the moment you suspect your bank account number may have been compromised? The same thing should be done for your credit cards as well. The sooner you contact the right people, the faster you'll be able to get things fixed.

Most importantly, you should use a credit repair service to keep an eye on your credit score. This service can keep you informed on a regular basis and contact you if anything strange crops up. A credit repair professional is someone on your side and standing in your corner if things should go wrong.

Remember the key is to watch what you throw away and also be aware of your credit score. If you pay attention to these two points you will be well on your way to protecting yourself from the problems associated with identity theft.

Lee Harrison owns and runs a fully licensed, registered, and bonded credit service organization located in Naples, Texas. They have specialized in helping people repair and restore their credit history due to bankruptcy, bad credit, or identity theft for over 29 years. His website is <http://www.lhcreditrepair.com>