

Identity Theft Precautions You Can Take

Article by: M. Allen

Identity theft, the act of stealing someone's personal information to use for illegal purposes is a crime that can damage your credit rating, your personal or business reputation, and most assuredly your sanity. Identity theft is also a crime that can be prevented. There are many things we can do to make it at the very least tougher for thieves to steal our personal information.

Check your credit reports regularly. Many smaller charges may never come to your attention but will land on your credit report. Check your credit report carefully and note any accounts that you are sure don't belong to you. Also, when denied credit because of information in a credit report you are allowed to ask for a free copy of your credit report from the credit bureau that issued the negative information. Once a year, everyone has the right to request a free copy of their credit report from any or all of the three major credit bureaus.

Be wary of credit monitoring offers. Even when purchasing a copy of your credit report from one of the three major credit bureaus, the cost is usually about \$9. Why pay the hundreds of dollars that are charged by credit monitoring companies to do the same thing you should do, check your credit report regularly.

Watch out for imposters. Many scam artists attempt to pose as companies you do business with. They can contact you via email, through the mail, or over the phone claiming to need you to verify your personal information. Your suspicion should be heightened if you are contacted by a company asking you for information they should already have. Before responding to the inquiries, you should contact the company and ask if the request is truly coming from them.

Guard your sensitive information. The security of your social security number should be highly important to you. Your social security number is the master key that unlocks your identity. With it, crooks can access most anything in your name. Many medical and government institution use your social security number as your account number. Most are able to give you an alternate number to use if you express to them that you don't want your social security number used. You should only provide your credit card or bank account numbers when you are actually buying something. These numbers could be used to drain your finances without your knowing about it. Also, it is always best to memorize your passwords and PIN numbers. It is far too easy for someone to use these if they find them in your wallet or purse.

Secure your personal information. Your offline world is filled with pieces of paper with your personal information. Whether in your car, at school, at work, or at home you should do your best to secure sensitive information behind a lock. It is also best to send outgoing bill payments from a public mailbox or the post office itself instead of from your house mailbox. Sometimes even incoming junk mail can contain accurate personal information. To properly dispose of these it may be useful to have a small paper shredder.

Get off credit marketing lists. Credit bureaus compile marketing lists for pre-approved offers of credit cards. These mailing lists are a jackpot for scammers and identity thieves. They can use these to apply for a credit card in your name and change the mailing address so it is sent to them instead. You can usually get your contact information removed from these marketing lists by calling 1-888-567-8688.

Protect yourself when online as well. The first thing to know is that email is not a secure method of communication. Do not send sensitive information like credit card numbers, social security numbers, or financial account numbers through email. When doing business with a website, look for clues that tell if it is a secure website or not. Even when getting a message that states your information is encrypted while it's transferred to the website, you still want to look for information regarding how secure your information is kept by the company who will now have it.

Stay up-to-date on information regarding scams and identity theft. The more knowledge you have, the harder it is for the crooks. Mark Allen provides the information you need to protect yourself from a computer virus, spyware, and Internet scams at: <http://SaferEmails.com>