

Identity Theft Protection and Identity Theft Prevention

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Identity theft is the growing national epidemic. There are literally hundreds of ways you can lose your all important credit ratings through identity theft, as it happens with a hundreds of thousands of Americans every year. There are more numbers of identity theft cases reported than there are robberies filed. Preventing identity theft is a simple matter of playing it safe. Identity theft protection relies on the old adverb better safe than sorry. Preventing identity theft is the key to identity theft protection. Here are certain guidelines for preventing identity theft and the 3 identity theft protection laws:

Identity theft protection Law # 1:

1. Protect your Social Security number and never say it aloud in a public place.
2. Never give out your SSN, credit or debit card number or other personal information over the phone, by mail, or on the Internet.
3. Never carry any card in your wallet that contains the Social Security number (SSN), unless required.
4. Always, take credit card receipts with you. Never toss them in a public trash container.
5. If the state of your residence uses the SSN as the driver's license number, it is strongly recommended that you contact your Department of Motor Vehicles and request a different number.
6. Never permit your SSN or driver's license number credit card number to be written onto your checks.
7. Do not have your SSN or driver's license number printed on your checks.
8. Ask your financial institutions to add extra identity theft protection to your account.
9. Shield your hand when using a bank ATM machine.
10. Always use a gel pen for issuing checks.
11. Never have new checks mailed to you.
12. Never leave envelopes containing your checks anywhere, when you pay bills.
13. When creating passwords and PINs, do not use any characters that relate to personnel information.
14. Never record anything in your wallet. Memorize all your passwords.
15. Carry minimum number of credit cards, debit cards and avoid carrying your birth certificate, Social Security card or passport in your wallet except when needed. Identity theft protection Law # 2:
16. Be proactive and shield all your data in a safe place. Maintain a list and photocopies of all your credit cards, debit cards, bank accounts, and investments and telephone numbers of the customer services and fraud departments, in a locking cabinet or safe along with all your personal information and canceled checks.
17. Use credit cards instead of debit cards to shop online and automate as much bill-paying as possible from your checking account.
18. It is important that you install a locked mailbox at your residence for enhanced identity theft protection.

Identity theft protection Law # 3:

19. Review all your financial data as often as possible. Federal law entitles you the right to one free credit report each year from the three credit bureaus: Equifax, Experian, and TransUnion; use it. If you are a victim of identity theft, your credit report will indicate that.
20. Look at your Social Security Personal Wages and Benefits, Approximate Statement each year to check for deception.
21. Review credit card, bank and phone statements, including cellular phone bills every month.
22. Maintain services of Identity Theft Protection and Recovery Company. Better safe than sorry.

23. Identity theft protection includes protecting your PC from hackers. Load some sort of blocking software on your home systems for preventing hackers to obtain personal confidential and financial data from your hard drive.
24. Update your anti-virus product, everyday.
25. Always protect your files through passwords that contain sensitive personal data.
26. If doing online transactions for shopping, only trust on companies that provide transaction security protection.
27. Never just delete files that contain personnel information, make sure to remove this data by using a strong "wipe" utility program.
28. Never respond to spam email messages.

With the emergence of new technologies, new markets and new jobs; thieves have found a new commodity to steal. Your identity is worth a lot of credit. Victims of identity theft have found it the hard way. Identity theft protection is the only means to be safe from the pain and anguish of having loans accredited to your name. Preventing identity theft requires a proactive approach. Better safe than sorry. Copyright Id Assist Online. For more information on Identity Theft Protection. visit Id Assist Online.