

# Identity Theft: Safeguarding Can't Hurt

---

*Article by: Daryl Campbell*

Will we ever get a break? Not right now. In San Diego, police arrested a postal worker for stealing mail and trading it to identity thieves to support his drug habit.

Another arrest involved the hacking of wireless carrier T-MobileUSA's network. According to Fox News, the attacker gained access to a database of 16 million customers including the personal information of the Secret Service agent investigating the break in.

Then there's Choicepoint. When last we left the information giant, criminals broke into their 19 billion records database. Choicepoint now acknowledges previous attacks that date back to the year 2000.

The number of identity theft victims as well as the methods of getting personal information continue to increase sharply. Yet while no 100% guarantees exist online or off, safeguarding can't hurt and one of the best ways for fighting identity theft exist in your own home.

Check your trash.

Going thru your garbage has turned into an exact science and a major goldmine for the identity thieves. The Department of Justice refers to this as "dumpster diving" Check everything you throw away then check it again.

Mark any information including financial statements, driver's license, address and especially your social security # "Sensitive" then shred it. I recommend a crosscut shredder. Throw it away in different garbage cans on different days.

Shred junk mail credit card offers and get taken off the major credit agencies' marketing lists.

If you're not doing it already, get into the habit of taking your mail particularly any bill payments directly to the Post Office. Identity thieves also target mailboxes. They frequently stake out the area and wait for the optimum time. Getting a locked mailbox doesn't hurt either.

Use anti spyware, a firewall and antivirus programs on your computer system. If performing a transaction online make sure the company provides a secure server. They should tell you but if not look for the yellow lock at the bottom of your screen.

Guard your plastic. Examine your credit card statements and request a copy of your credit report. Agencies will send you one free copy per year. If you request more than one, you get charged a fee anywhere from 9 to 20 dollars depending on the credit bureau.

Handle this with care. Eventhough you're doing the right thing in trying to protect yourself, too many inquiries are frowned upon by these agencies and could impact your credit negatively. Joining a credit monitoring company can remove that obstacle.

One caveat. You should exercise vigilance in protecting your credit cards but it's not the total solution that some experts claim. The Federal Trade Commission estimates that 60% of all identity theft cases do NOT involve any existing accounts. Guard your plastic but make guarding your Social security number the top priority.

These methods of protection take on a special significance due to the identity of the criminals. According to the Better Business Bureau's 2005 Fraud Survey Report, family freinds and neighbors account for half of all identity thieves. You don't want to turn someone you know and love over to the authorities so do your best to eliminate the temptation.

Again, no 100% guarantees exists. You make transactions at the restaurant, corner store, gas station and a host of other places. We all need to deal in this world so there's always a risk factor. Stay vigilant on the things you control and the chances of identity theft can decrease.

Because at all costs you want to avoid what many victims rank as the worst part of identity theft. The nightmare of recovery.

## **About The Author**

Daryl Campbell is a writer and home business owner. Banks say you should check your credit once a year. No problem right? Except it leaves identity thieves the other 364 days to steal it. Get the professionals on your side to watch your back 24/7. How? Go now to => <http://digbig.com/4dwsx>