

Identity Theft: Stop It Now!

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You may be a victim of identity theft and not even know it. Thieves may have secured important information about you and are using it without you knowing what they are doing. By the time you discover their nasty deeds, much damage may have already been done. While you may not be held responsible for their antics, the aggravation and recurring pain you will go through in restoring your good name can be intense. Let's take a look at some ways you can stop identity theft now.

Protect your social security number. There are very few people in life who really need to know your social security number. Besides government entities and certain creditors, no one should be asking you for that information. If they do, politely refuse or instruct them to mail their request to you in writing.

Block telemarketers. Make certain that your phone number is registered on "do not call" registries to keep telemarketers at bay. You control your phone; get *caller i.d.* to avoid those who slip through the loopholes in the law.

Chop it up. Important documents you no longer need *should not* be tossed in the trash without going through a shredder first. Purchase a unit that shreds your paper into small diamonds to ensure that no thief will piece back together important information and make you an easy victim of identity theft.

Examine your monthly statements. With consumers charging just about anything including their gas, food, store, and online purchases, it can be easy to skim through monthly credit card statements without paying attention to every line. Crafty thieves are hoping that you will do just that! Examine each line and respond to anything that doesn't look legitimate. If you have a dispute, follow the instructions from your credit card supplier on how to contest something that is not right. Usually, in order to maintain your rights, you have to register your dispute in writing.

Guard your mail. Having a mailbox on the street is an easy way for thieves to drive up, take your mail, and cruise away. In some neighborhoods, it is simply better to use a secured post office box than to risk thieves riding off with your mail. If you suspect that someone has stolen your mail, notify your local postmaster. The United States Postal Service has a crack team of investigators who are heavily involved in battling identity theft through mail fraud.

Shield your computer. By running the most current internet security programs, regularly updating your various passwords, and only buying goods through a secure site [which are those with an "s" in their web address: https], you can limit the opportunities for thieves to steal your information.

Order your free credit reports. Beginning in September 2005, the 3 major credit reporting agencies – Equifax, Experian, and Trans Union – are now required to allow consumers to receive one free copy of their personal credit report every year. Some consumers, in order to stay on top of their credit history, order a copy every 4 months from a different agency. Examine your credit reports closely and take the necessary steps to amend all errors.

If you know that you are a victim of identity theft, notify your local police department and file a report with them. In addition, contact all 3 credit reporting agencies and ask that a "fraud alert" be placed in your credit file. You must take aggressive action to counter this widespread problem and to ensure that your good name and credit record are properly restored. Fight back: you can win the identity theft battle!

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