

Identity Theft: Thieves no Longer Seek to Steal Your Possessions, They Seek to Steal YOU

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Clever thieves no longer seek to steal your valuable possessions; they are far more interested in stealing you, or at least your identity. If they steal your TV or your car, they have one item, they then have to sell it, and the chances are, your insurance will cover the cost.

If they successfully steal you, they have an unlimited opportunity to raise cash through numerous scams. They can take out loans, apply for credit cards in your name and max them out, even apply for a mortgage, or attempt to sell your house. That has actually happened. Fact is they are much more likely to break into your trashcans, than your precious home. So, what can you do about it?

Buy a shredder for a start. That is no new advice, shredder sales have rocketed in the past five years, and when you have one, use it. Shred all personal documents before you ditch them, and it is good advice to buy an expensive shredder too, one that can deal with handfuls of papers at a time. You do not want to have to spend all day feeding individual docs into a weary machine.

When you move house make sure that you redirect all your mail, and tell everyone, especially credit card companies, mail order catalogue businesses, banks, finance houses of your new whereabouts. Keep the redirection service in place for as long as possible because some companies take ages to amend their admin. When I was renting out property I came across several cases of tenants buying expensive goods from mail order catalogues in the previous tenant's or owner's names with never any intention of paying for them. If they were ever questioned about it, they would immediately deny all knowledge of the fraud, and the bills ended up on the former occupier's doormat.

Remember, accomplished identity fraudsters are patient people. They gradually build up a profile of their intended victim, and they do not need a full set of documentation to get started. Perhaps they only need an old bank statement to get going. Then they could knock something else up on a PC, scanning any organisation's letterhead into their machine to make the final documents look totally convincing. With that they can apply for a driving licence and with that might successfully open a bank account, all in your name. They might even try to redirect your mail. Slowly but surely, they build up their credibility that they really are you. And when they have that, and only when they are quite ready, do they launch their sting by applying for countless loans and credit cards in your name. With those, they get a pin number, and their version of your signature, which they can reproduce on demand.

By the time you find out all about it, it is too late. The perpetrator has left the county with all the squeezed cash taken in your name, and your credit rating shot to bits, albeit temporarily, though that can take a lot of time and convincing to put right.

Never give any details to cold telephone calling individuals no matter how persuasive, convincing or worthy they may sound. Never issue details of bank and financial accounts over the net when banks apparently suddenly request you to confirm your banking information. They don't do that, it is a scam and the opponent is simply trying to wheedle vital information from you when your guard is down. They often dress this up as if they are acting in your best interests. "We are beefing up our internet security measures" they say, something that you would be eager to see and agree to in normal circumstances. But hang on; think about it for a moment. Just because the email looks exactly like the ones you see from your usual bank, is it really from them? How do you know? Fact is you don't, and you could be in trouble. You could be being targeted. Check it out thoroughly.

Never put screwed up docs in the trash, and try to keep your rubbish secure. If you see some hoody sorting through your junk, the chances are he is not searching for scraps to eat. He's looking for scraps all right, scraps of vital information from which he can build up a picture of you, your profile, your date of birth, your social security number, your banking information, your driving licence details, even your passport information if they can achieve that, and it's certainly not funny of they do. Always be alert to identity fraud. Don't give these horrible individuals any opportunity to become you, because if they do, it could take you years to untangle the mess. David Carter's new website <http://www.trackerbiz.com> is crammed with home business ideas, tips and information of how you can make money working from home utilising the power of the internet. His latest book SPLAM! Successful Property Letting And Management deals with everything to do with property letting. More details of that can be found at <http://www.splam.co.uk>