

# It's Not Me! Preventing and Dealing With Identity Theft

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*Article by: Joseph Kenny*

It's one of the fastest growing crimes in the country, and most victims are unaware they've become a target until long after the crime is committed. We're talking about identity theft. In today's world, information travels faster than ever, and that includes your personal information. If it falls into the wrong hands, your personal info could be used to acquire credit cards, loans, or to open accounts.

Unknown to you, somewhere, someone could be using your good name for their own criminal purposes, and you'll be the one held accountable. In 2004, 3.6 million American households had at least one person who was a victim of identity theft. Don't let it happen to you.

Prevention is key

The best way to fight identity theft is to prevent it from happening in the first place. Since you could be a victim right now and not know it for months, it's important to check your credit report. Under an amendment to the federal Fair Credit Reporting Act, you have a right to a free copy of your comprehensive credit report once every 12 months. Take advantage. Visit [annualcreditreport.com](http://annualcreditreport.com) to get started.

Once you have your credit report in hand, check it carefully for any irregularities. It's also a good idea to put a fraud alert on all of your credit reports. The three major credit bureaus—Equifax (800-525-6285), TransUnion (800-680-7289) and Experian (888-397-3742) will all put a free alert on your reports that will tell companies to call and inform you when someone tries to open an account in your name or tinker with an existing one. The alert lasts 90 days, so give yourself a reminder to call and update it every three months.

Next, think about the passwords you use to access your credit card information, bank accounts, and other finances. Is it something like the last four digits of your Social Security Number or your mother's maiden name? If so, change it. Identity thieves are a crafty bunch, and they'll easily crack a simple password. Think about something that you can remember that includes a variety of uppercase and lowercase letters combined with numerals. If an institution asks for your SSN or mother's maiden name, insist on another identifier.

Also, secure your personal information at home, at work, and while you travel. Don't leave your wallet or any important receipts lying around the house or the office. Someone can easily pick it up, write down a few numbers, and set it back down without you ever being the wiser.

One man's trash is another man's treasure

Truer words were never spoken when it comes to identity theft. Thieves will do whatever it takes to get your personal info, including digging through your trash to get the numbers they need. Buy a shredder, and use it. Credit applications, receipts, bank statements, insurance forms, and any other document containing personal identification that you are tossing should always be shredded first. And about those unsolicited credit applications that clog up your mailbox every day—you can put a stop to them. Call 1-888-5-OPTOUT to stop receiving these offers.

Speaking of mail, hopefully you get yours out of a locked mailbox. If not, ask your postal worker about getting one. Never deposit your outgoing mail in an unsecured mailbox. Drop it in a collection box or run it by the post office if need be. Joe Kenny writes for the Card Guide, a UK based credit card site, visit [today](http://www.cardguide.co.uk/) for a balance transfer credit cards and clear your credit card debt today.

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