

Preventing Identity Theft

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Preventing identity theft is never foolproof but here are some good tips that will make it more difficult for anyone to steal your personal information.

The first and most important step for preventing identity theft is keeping a close watch on all of your personal information and your credit report.

Check your credit reports from all three bureaus at least once a year. Once you get your credit report check carefully to see that everything is accurate.

If you find an error, dispute it immediately so you can protect yourself from fraud.

Quite often similar names and similar social security numbers get mixed up, or worse, someone could have stolen your identity.

Another good way of preventing identity theft is don't carry your Social Security card or anything with your Social Security number on it in your wallet.

Keeping your social security number private is a critical part of preventing identity theft.

Also, don't keep your bank card pin number in your wallet because it helps a thief who has stolen your wallet help themselves to your cash at an A.T.M.

In this age of computer hacking, preventing identity theft also applies to the Internet.

If you use the Internet, make sure all your security software is up to date and be careful of Internet scams.

Remember, no legitimate business will ever send you an e-mail asking you to confirm your personal identifying information.

Preventing identity theft means you never give out personal information unless you initiated the contact or you're absolutely sure who you're dealing with.

Another good way of preventing identity theft is be especially careful about divulging your credit card number over the phone to telemarketers.

Often the only goal is to obtain your name, address and credit card number.

If you have to give your credit card number over the phone for a hotel or airline reservation, use a regular corded phone as opposed to a cordless or cell phone.

Make sure you report any lost or stolen credit cards immediately for preventing identity theft.

The bottom line is be careful about divulging any personal information about you.

If you use these tips you'll have a much better chance at preventing identity theft before it happens.

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Gary Gresham is the webmaster for <http://www.credit-repair-facts.com> where you'll find credit information, debt elimination programs and informative facts that gives you the knowledge to correct your own credit and credit report.