

Protect Your Personal Credit Card Information and Prevent Identity Theft

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Did you know that bold and unscrupulous criminals that are trying to steal you credit card account information? They want to rack up huge charges on your card and leave you holding the bag. Most of these thieves are located in far away locations. To top that off, they hide behind secret aliases so it will be impossible to attempt to track them down.

A common way for these thieves to obtain credit card information is to send a "phishing" (fake) e-mail to you which is supposedly from a credit card company. Often the e-mail will state that your account may have been accessed by unauthorized personnel. Another ploy is to tell you that they have processed changes to your credit card account when in fact you have not made changes.

There are several ways to spot these fake e-mails. The first hint is that you may not even have a credit card from the company that has claimed to have sent the e-mail. You should also verify that the e-mail is addressed personally to you. The best way to detect these fake e-mails is to look for the hyperlinks that read "reactivate your account here" or something similar. Move your cursor over the link and right click your mouse. Select View Source from the pop-up window. Now examine the text in the window that pops up. This window will have text with the name of the website address. If this is a fake e-mail, the website site address will not be that of a credit card company.

Of course, the thieves hope that you just click on the link without checking. You will then be redirected to a clever looking site that is a copy of the real credit card site. Be aware that this site will look like the real thing and may even include logos. Pages like this are easy to create even for a relative amateur. If you unsuspectingly enter your personal information, then you have just become a top candidate for identity theft. Armed with the your credit card information and social security number, the thief is likely to rack up huge bills or steal money from your account.

If you receive a fake credit card e-mail the best thing to do is delete it. Even by clicking on the link and going to the fake website you could open yourself up to trouble. Such websites may attempt to download malicious spyware or viruses to your computer. The internet and e-mail have provided many conveniences but as a user of this technology you must be aware of the latest scams including potential credit card fraud. For more information on credit cards you may download a free e-book title Credit Card Secrets Journal 2006 from www.credit2000.net or www.audiobooksplus.org.

Philip David is a professor, marketing consultant and now, more recently, an author. He enjoys his new role as a consumer advocate and would like your input on his work. He can be reached at <http://www.thecreditcardjournal.com>.