

# Ten Steps to Reduce Your Risk of Identity Theft

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You've probably heard about identity theft on television or read about it in the newspaper, and you may already be aware of the damage these crimes can cause victims and their families. What you may not know is how to protect yourself from these attacks. Below you'll find ten steps that can help you minimize your chances of becoming another identity theft statistic.

1. Invest in a shredder – Never throw anything away without shredding it first. Identity thieves will dig through dumpsters and trash bags looking for credit card receipts, voided checks, paid bills, credit card offers, and other items which provide them with your personal information.
2. Mail everything from the post office – Leaving your outgoing mail in or on your mailbox is an invitation to have it stolen by an identity thief. Not only can they get all of your personal information from the check, but they can even alter the check and cash it themselves. Instead, drop it by the post office or another mailbox.
3. Use a post office box – Incoming mail is also a target for identity thieves. Your bills, checks, even junk mail can be used by these thieves to steal your personal information. If you have a post office box, then your mail will be delivered safely to that box.
4. Have a non-published phone number – Some identity thieves will also use the telephone in an attempt to get your personal information. For example, one scam involved a caller telling a person he or she had won a government grant that was going to be directly deposited into their checking account. Of course, the caller needed the person's checking account number to deposit the money. If your phone number isn't available, then you won't be harassed by these calls.
5. Check your accounts weekly – If you don't already, you need to get in the habit of checking the balances of all your financial accounts on a weekly basis. Waiting for monthly statements isn't good enough because by then your account could have been completely drained.
6. Check your credit report yearly – Every year, you should request free copies of your credit report and check them for any errors, such as credit cards or loans you never took out. If you find out now that someone is using your identity, you can start correcting the problem before you need to use your own credit.
7. Memorize PIN numbers and passwords – Never write down your PIN numbers or passwords. No place is a safe place to keep these important pieces of information. Keep them in your memory so no one can steal them. Also, make them more complicated than an ordinary word or your birthday. It shouldn't be easy for anyone to guess.
8. Keep only basic information on checks – Your checks should only include basic information about you, such as your name and address. Your social security number should never be printed on your checks. If it is, then you're basically handing over the keys to your identity to any thief who comes in contact with your check.
9. Eliminate unwanted credit card offers – Those credit card offers you throw away can be used by identity thieves. They simply have to complete the application and change the address to have a card sent to them in your name. You should shred them, but you can also call 1-888-567-8688 or visit <http://www.optoutprescreen.com> to opt-out of the credit card offer mailing list so you'll stop receiving them.
10. Carry only necessities – Never carry anything in your purse or wallet that isn't necessary, such as extra deposit slips, social security cards, birth certificates, etc. The more personal information your purse or wallet contains the more valuable it will be to an identity thief if it is lost or stolen.

Although we only promised ten steps, we're throwing in an extra one to help you protect yourself even further.

11. Go electronic – Bank statements, most bills, and many other documents can all be viewed electronically so you never have to worry about them being stolen out of your mailbox or your trash. Contact your financial institution, credit card companies, and utility providers about the availability of this option. As an extra bonus, many of these businesses offer incentives to individuals who sign up for these electronic programs.

These steps are only some of the ways you can protect yourself from identity thieves. For even more suggestions on reducing your risk or details on what to do if you've been an identity theft victim, you need to read *Identity Theft: A Resource Guide* from PCSecurityNews.com. The ebook is available at <http://www.pcscuritynews.com>

Author Howard Goff teaches you how to reduce your risk of becoming an Identity Theft victim in his e-Book "Identity Theft, A Resource Guide". This article is just part of the incredible content contained in this 50-page gold mine of information. Get your free copy of this guide today at: [identity theft](#). Howard Goff has 3 years of specialized experience in the security industry and has been involved in the internet for over 15 years. He founded <http://www.PCSecurityNews.com> in early 2003 where his company has offered advice and security products to hundreds of thousands of people. Visitors to this website have access to an extensive FAQ and free spyware removal.