

What You Need to Know About Credit Cards and Identity Theft

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Identity theft is starting to become one of the most popular crimes in the United States. Every year people have to struggle with the problems that come when someone steals your identity. Identity theft occurs when someone uses your personal information without permission.

It can effect anyone, but with the use of credit cards it is becoming more rampant. You can become a victim by simply throwing away papers that contain personal information, having your purse or wallet stolen or lost, or through no fault of your own. It is important to recognize how to prevent identify theft and what you can do if you become a victim of this crime.

Preventing identity theft involves some work on your part. Credit cards are easily stolen and easy for thief to use. The best ways to protect yourself are as follows:

- assign passwords to your accounts
- avoid using easy to obtain information as passwords or pass codes (like birth date, mother's maiden name)
- Shred personal documents before throwing out. This includes any credit card solicitations you get in the mail. Someone could easily steal these and assume your identity to get a new card.
- Do not give out personal information to an unsolicited source.
- Do not carry your social security card or birth certificate.
- Be safe with what information you store on your computer.

Online hackers can access offline content.

- Monitor your credit reports with all three major bureaus on a regular basis and report anything suspicious.

These few simple ideas can go a long way in helping you to avoid identity theft.

If you become a victim of identity theft you must work fast to prevent further problems from arising. Once you realize someone else is using your identity you should contact the three major credit bureaus and have them issue a fraud alert for your record. You also need to cancel or freeze your accounts.

Then file complaints with both your local police and the Federal trade commission. After that you should be able to get help repairing any damage done. It is very important that you pay attention to your credit accounts for unusual activity because catching identity theft early is important.

Identity theft can be devastating, but if you follow some simple guidelines you should be able to avoid it. If you do end up becoming a victim act quickly and you should have minimal damage to repair. Identity theft is a new crime.

In our age of technology it is becoming easier to obtain other peoples personal information. The bottom line is to keep your personal information protected and keep an eye on your credit report.

Gunnar Berglund has been a "internet- hardworker" for the last five years He publishes the ebook "Identity Theft, What's It All About?" at <http://www.creditcardandidentitytheft.com>