

7 Ways to Prevent Identity Theft



Preventing identity theft is difficult in the world we live in today. Preventing identity theft is easier if you keep a few things in mind. First of all, know that identity theft is one of the fastest growing crimes. Last year approximately 10 million Americans fell prey to identity thieves with a loss of \$5 billion. To guard against the headaches, hassles and financial loss related to identity theft, remember these guidelines:

1. **Guard your Social Security number.** Protecting this number is the most important part of preventing identity theft. Always avoid carrying it with you. Instead lock it up and memorize it. When you encounter a request for it, ask if it's absolutely necessary.
2. **Take caution in public.** Identity thieves are creative. They'll steal information while looking over your shoulder or listening to your phone conversations. This is a commonly overlooked source of identity theft.
3. **Protect your computer.** Password-protect your computer but also individual documents containing account numbers, bank information or other confidential information.
4. **Don't ignore your trash.** Identity thieves go through dumpsters to find names, addresses and/or account information. Get into the habit of shredding papers containing any of this information. A cross-cutting shredder is recommended for preventing identity theft. These can be purchased at your local office products store or online.
5. **Pick up your mail every day.** If you're going to be out of town, arrange for a friend or neighbor to get it for you. Don't make it easy for thieves to get your information. (This is effective in preventing identity theft and keeping your mailbox from overflowing!)
6. **Email Phishing.** This term refers to bogus emails that appear very real – from banks, credit institutions, even the IRS. Any time you receive an email asking you to confirm your account information and/or passwords, do not respond. Delete immediately. You can also report emails like this. Clicking "spam" will help the email providers to put the senders of emails like this in the spam filter. This means that when this person tries to send spam emails to others (or you), their email will go directly in the spam filter. This allows everyone to be involved with preventing identity theft.
7. **Check your credit report.** You can get a free one from any of these well-known credit reporting agencies:
 - Experian
 - Equifax
 - TransUnion





KEEPING YOU ORGANIZED



Once you get your report study it carefully. If there are accounts or credit cards listed which you don't recognize, report it immediately to the agency.

While preventing identity theft is the best way to deal with scammers, you may still fall victim. If you suspect that your identity has been stolen, act immediately. Contact your banks and all financial institutions, credit card companies and the three credit agencies listed above. You should also file a report with your local police department. Preventing identity theft is a job that every person should take seriously; it can happen to you if you are not careful. Considering how damaging these thieves can be, preventing identity theft should be a high priority.

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