

Identity Theft

This article reports on how to protect yourself from Identity Theft. Here are easy steps to take, listed in order of effectiveness: These pointers are “bare minimum” to minimize the impact of identity theft on your life.

DO NOT leave printed personal or financial information lying about. Most ID thieves are friends or relatives inside your home. DO lock away all checkbooks, social security information, bills and anything someone might use to steal your identity. DO buy a shredder and push through it all bank and credit statements, even “junk mail” offers that might contain confidential information. DO NOT mail checks from your home , but from a U.S. Mailbox or the Post Office. Thieves can use an “acid wash” to change the name of the payee. DO call credit reporting agencies to be removed from their marketing lists (at 1-888-5-OPTOUT) and reduce the “pre-approved” credit offers you get. DO pick up re-supply checks at your bank – DO NOT have them sent to your home. DO review bank and credit statements on-line, and check your financial statements electronically at least twice a month. You can spot fraud much sooner electronically. DO get a copy of your credit report, perhaps quarterly. Monitor your report for any changes you cannot account for. Here’s a no-brainer: DO avoid giving out your Social Security number unless absolutely required, and then know who you’re dealing with.