

Some Tips For Preventing Identity Theft

These days it is becoming increasingly common to see people suffering from identity theft. It has become a huge business for thieves and con artists all over the world. If it has never happened to you, trust me you don't want it to. These people who specialize in stealing identities can run up charges on your credit cards, empty your bank accounts, sell off investment portfolios and have the funds transferred to offshore accounts, and ruin your credit almost overnight. So, how do you protect yourself from this new crime threat? I have gathered a few tips for you that will give you a good start to guarding against identity theft. One of the easiest things that one can do to help prevent identity theft from people going through your garbage is to buy a cross-cut type shredder. Shred all your important papers and especially pre-approved credit applications received in your name and other financial information that provides access to your private information. Don't forget to shred your credit card receipts as well. These shredders can be bought now for under \$50. Be careful at ATM's and using Phone Cards. "Shoulder Surfers" can get your "Pin Number" and get access to your accounts. Another thing is to be careful when pulling up to an ATM and watch out for people in the area. I also suggest not going to ATM's late at night and especially if they are in remote areas just from a safety standpoint. Get all of your checks delivered to your bank - not to your home address. Do not put checks to pay bills in the mail from your home mailbox. Drop them off at a U.S. Mailbox or the U.S. Post Office. Mail theft is common. It's easy to change the name of the recipient on the check with an acid wash. Another thing you can do to guard against this type of theft is buy a better mailbox. There are many mailboxes now that only allow the postman to drop mail in the box and only the owner can access it. These extra steps require some time and effort on your part but they are well worth it. When you order new credit cards in the mail, or your previous ones have expired, watch the calendar to make sure that you get the card within the appropriate time. If it is not received by a certain date, call the credit card grantor immediately and find out if the card was sent. Find out if a change of address was filed if you don't receive the card or a billing statement. Cancel all credit cards that you do not use or have not used in 6 months. Thieves use these very easily - open credit is a prime target. By following these tips and avoiding sending personal information and checks from your home mailbox you can go a long way in preventing identity theft.

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