

Identity Theft Protection - Because You Never Know When You Are At Risk

Identity Theft occurs when someone wrongfully uses your personal identification to obtain credit, loans, services, even rentals and mortgages in your name. They may even commit crimes while impersonating you! It is never fun and something that you shouldn't wish upon anyone. Identity Theft is a frightening and overwhelming experience if it happens to you. You may not know it is happening for months or years! Here are some things that you should do to protect your privacy. These things will help to reduce the risk of Identity Theft and the trouble and time you will go through if your identity is stolen. Identity Theft Protection and Prevention

1. Buy a cross-cut type shredder (you can purchase cross-cut type shredder at Wal Mart for about \$20.00.) You should 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 soon as they clear the bank.
2. Be careful of "Dumpster Diving." Although, not as common today, make sure that you do not throw anything away that someone could use to become you. Anything with your identifiers must be shredded (cross-cut) before throwing away.
3. Do not put checks 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.
4. 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 granter 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.
5. Put passwords on all your accounts and do not use your mother's maiden name. Make up a fictitious word that you and your family will remember.
6. Get a post office box or a locked mailbox, if you possibly can. It is far too easy for someone to go through your mail.
7. Empty your wallet of all extra credit cards and social security numbers, etc. Do not carry any identifiers you do not need. Don't carry your birth certificate, social security card, or passport, unless necessary. You should keep them locked up in a safe until you need them.
8. Memorize social security numbers and passwords.
9. When a person calls you at home or at work, and you do not know this person, never give out any of your personal information. If they tell you they are a credit granter of yours call them back at the number that you know is the true number, and ask for that party to discuss personal information. Provide only information that you believe is absolutely necessary.
10. Do not put your telephone number on your checks.
11. Do not put your credit card account number on the Internet (unless it is encrypted on a secured site.) Don't put account numbers on the outside of envelopes, or on your checks.
12. When you are asked to identify yourself at schools, employers, or any other kind of institutional identification, ask to have an alternative to your social security number. Unfortunately, your health insurance carrier often uses your social security number as your identification number. Try to change that if you can.
13. Monitor all your bank statements from every credit card every month. Check to see if there is anything that you do not recognize and call the credit granter to verify that it is truly yours.
14. Order your credit report at least four times a year and review it carefully. If you see anything that appears fraudulent, immediately put a fraud alert on your reports.
15. Immediately correct all mistakes on your credit reports in writing. Send those letters Return Receipt Requested, and identify the problems item by item with a copy of the credit report back to the credit reporting agency. You should hear from them within 30 days. If all of these things seem too hard or too time consuming, I have found a much simpler solution. Identity Protection providers will provide you with amazing identity theft protection programs. For a meager \$10 a month, they lock your credit so no one can get access to it without proper authorization. A creditor will call you on the phone number you have provided whenever there is a request to grant credit. I have found that services like this saves me time, worry, stress, and keeps me safe! Identity theft protection should not be taken lightly. Work hard to protect what you have built and cherish!

About the Author

Greg has experience with identity theft and how to protect yourself from the risk we bear every day. Visit <http://www.identity-protection-now.com> for identity theft protection solutions today.

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