



Identity Theft: How Can You Protect Yourself?

Yes, it can happen to you - from seemingly minor credit card use just one dispute away, to full-fledged devastation where multiple people use your social security number to acquire jobs - making you responsible for thousands of dollars in taxes. Both Gartner Research and Harris Interactive estimate about seven million people have fallen victim to identity theft, which equals 799 people each hour or 19,178 each day. Not all incidents are easy to resolve, either. The average identity theft victim spends 600 hours conducting tasks to recover from the crime, while some never recover.

Identity thieves gather information from businesses or employers, stealing computer or paper records. They can steal your mail and find credit card statements, offers or tax information. They conduct phishing and phone scams to lure information from you, cloaking their email address or Caller ID so you think you're giving information to your bank or other legitimate business. They obtain your credit reports, offering a wealth of credit and employment data. They attach devices to ATM machines or collect the information in a data storage device. Change of Address forms are completed to route victim's mail to another address. Orders are placed in your name on websites that bill after receipt, including CD, book or DVD clubs.

Once your information is compromised, they can charge your credit cards to the limit, open bank accounts, sell your social security number for employment purposes, file for bankruptcy in your name, create counterfeit checks to use or sell, offer your information to the police at arrest or even take out auto loans. The ramifications are overwhelming, leading victims in a tangled mess

of litigation, credit collections, bankruptcy filings, employment denials, tax evasion and possible incarceration.

What can you do to protect yourself? Here's a few tips:

- Check your credit report at all three bureaus annually to ensure accuracy.
- Check your employers payroll and HR record security policy.
- Shred all financial and confidential paperwork including loan applications. A small shredder is extremely inexpensive compared to the ramification you face should this data be compromised.
- Watch what you say on your cell phone and in public conversations. Keep personal information to yourself.
- Never disclose confidential or financial data over the phone or via email. This includes your name, address, account and social security number.
- Protect your computer with a firewall.
- Immediately delete suspicious email.
- Leave your social security card at home and be cautious of those receiving this data.
- Leave your phone number, social security and drivers' license numbers off of your checks.
- Be suspicious of telephone solicitors. If you didn't initiate the call, it may not be the person Caller ID says it is.

In today's world, information spreads in seconds. Be smart and safe, preventing identity theft before it happens to you.

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