

Keeping Your Personal Information Personal

A relatively new offense, identity theft is one of the most rapidly growing crimes in the United States. Identity theft is when someone fraudulently obtains and uses your personal identification without permission, most often for economic gain. Hundreds of thousands of Americans are victimized annually. One of the worst aspects of this tricky crime is that many people are unaware that they are victims until months later, when their credit record has already been destroyed.

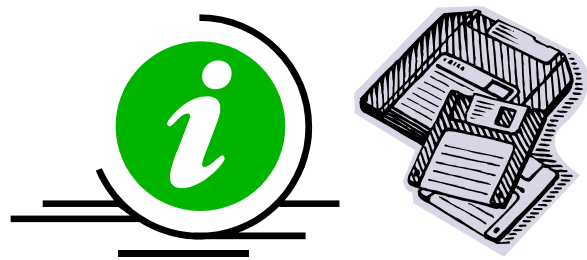
You may wonder how an identity thief obtains someone's private information. The most common methods are:

- Stealing employee records.
- Breaking into personal or company computers.
- Posing as a landlord or employer to obtain a credit report.
- Stealing wallets and purses.
- Stealing mail.
- "Dumpster Diving" or looking through garbage to find personal information.
- "Shoulder Surfing" or listening when you give out personal information on the phone, or reading the numbers on your credit/debit cards.
- "Fishing" or disguising an email as coming from a trusted source (eBay, Citibank, etc.) when it really comes from an identity thief. The email asks you to follow a link to a helpful reason. They ask you to type in your personal information to make sure your info is safe, but it's really a scam.

Some hints to help you from becoming an identity theft victim.

- Don't give your social security number to anyone unless it is absolutely necessary.
- Use a shredder to get rid of any paperwork in your home or office that contains any vital information, including pre-approved credit cards that come in the mail.
- Report a lost or stolen credit/debit card immediately.
- Find a private area when giving vital information over the phone, and don't give vital information on a phone call that you did not initiate.
- View your own credit report at least once a year to make sure nothing unusual is apparent.
- Place outgoing mail directly into a United States Postal Service collection box rather than leaving it in your mailbox.
- Make photocopies of the front and back of all your credit/debit cards and keep them in a safe place.

- Monitor your billing cycle so that you'll notice if a bill doesn't arrive on time. Thieves often complete change of address forms to divert bills containing their purchases to another location.
- Avoid printing your phone number, social security number, or drivers license number on your checks.
- Don't provide vital information on a website unless it offers a secure transaction (an icon of a lock should be located at the bottom of the screen), and make your passwords non-obvious.
- Don't keep a printed list of your passwords near your computer.
- Don't allow viruses on your computer. You may need a firewall, updated antivirus software, and some kind of spyware detection software.



In case of identity theft, time is of the essence. The longer amount of time that a thief assumes your identity unnoticed, the more damage he can do. Therefore, if you notice anything out of the ordinary, don't hesitate to look into it further. Either way, you'll be glad you did. If you think that you are a victim of identity theft, you can go to the following web site to find out what you should do next.

http://www.consumer.gov/idtheft_old/index.html

For a free copy of your credit report, brought to you courtesy of the Fair Credit Reporting Act, go to the following web site and see when it will be available in your area..

<https://www.annualcreditreport.com/cra/index.jsp>

Sources:

United States Postal Service,
www.usps.com/postalinspectors

United States Department of Justice,
www.usdoj.gov/criminal/fraud/idtheft.html

United States Federal Trade Commission,
<http://www.ftc.gov/bcp/online/pubs/credit/idtheftmini.htm>
<http://www.consumer.gov/idtheft/>