

Title:

Ten Ways to Fight Identity Theft

Word Count:

553

Summary:

Identity theft is one of the fastest growing crimes and affects as many as 10% of us. Here are

Keywords:

identity theft, ID fraud, credit monitoring

Article Body:

Recent reports estimate that as many as one in ten of the population have been a victim of identity theft.

The effects on your credit rating can be devastating and often take years to completely fix, so it's important to take steps to prevent it.

1: Be careful with your old documents such as paid bills, bank statements, and receipts. Either shred or burn them.

2: Store your personal documents securely by keeping them somewhere out of the sight of visitors.

3: If you change your address, make sure that you inform your bank, utility companies, and even your employer.

4: Make sure that when you stop using a credit card or bank account, you actually formally close them.

5: Watch your plastic - make sure you know where your credit, debit and ATM cards are, and tell someone you trust.

6: If possible change your PIN numbers and passwords to something easily memorable, and NEVER reuse them.

7: Don't respond to phishing. Banks will never ask you for personal details via email, and won't call you from a payphone.

8: Use anti-virus software and firewall on your computer, especially if you use online banking.

9: Check your bank account and credit card statements carefully when you receive them, and question anything that seems odd.

10: Finally, monitor your credit reports regularly to see if anything appears that seems odd, and act on it immediately.

None of us can be 100% sure that we won't fall victim to the crime of ID Theft, but by taking these steps, you can greatly reduce your risk.

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