

Title:

14 Steps You Can Take to Prevent Identity Theft:

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791

Summary:

Becoming a major epidemic, Identity Theft occurs when a criminal uses another person's personal

Keywords:

schemes, scams, protection, protecting, frauds, identity theft, identity theft frauds, identities

Article Body:

The Fair and Accurate Credit Transaction Act, known commonly as FACTA, was put into law in the

Becoming a major epidemic, Identity Theft occurs when a criminal uses another person's personal

There is no guarantee that you will never be a victim; however, there are steps you can take to

1. Manage your personal information cautiously and with a new awareness that identity theft can

2. Ask about security procedures in your workplace, doctor's office, or other business or organiza

3. Instead of giving your Social Security Number, inquire if you can use other types of identifi

"Your Chances of becoming victimized by some form of identity theft is one in ten," according

4. If you find that you have been victimized, immediately file a complaint with the Federal Tr

5. Carry only the identification and the number of credit and debit cards that you will actual

6. Avoid giving out personal information on the phone, through the mail, or on the internet un

Identity thieves usually pose as representatives of banks, lotteries, sweepstakes, internet se

7. Call the Customer Service Department of companies or organizations with whom you do busines

8. Do not place passwords on your credit card, bank, or telephone accounts.

9. When choosing a password, avoid using obvious information like your mother's maiden name, y

10. Pay attention to your billing cycles. A missing bill could mean an identity thief has gott

"9.9 million people were victims of identity theft in 2002", according to the Federal Trade Co

11. Be wary of promotional scams or phony offers to get you to give them your personal informa

12. If your job requires you to suit up in special clothing at work, never leave your purse or

13. When reordering checks, pick them up at the bank instead of having them sent to your mailb

14. Obtain a current credit report by contacting any of these major credit bureaus:

Equifax: P.O. Box 740241 Atlanta, GA 30374-0241

For Fraud Alerts, call: 800-525-6285

Experian: P.O. Box 2002 Allen TX 75013

For Fraud Alerts, call: 888-EXPERIAN (397-3742)

Trans Union: P.O. Box 1000, Chester, PA 19022
For Fraud Alerts, call: 800-680-7289

Think you're not at risk? Unfortunately, you are. View "Protecting Your Identity" blog at www.transunion.com

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