

9. EDIT YOUR WALLET

PICK POCKETS ROAM THE STREETS EVERYDAY. FIRST THINGS FIRST, NEVER CARRY YOUR SOCIAL SECURITY CARD IN YOUR WALLET. YOUR SOCIAL SECURITY NUMBER IS THE KEY TO YOUR IDENTITY AND YOU MUST CLOSELY PROTECT IT. KEEP THE CARD IN A SAFE PLACE AT HOME. TO MINIMIZE THE AMOUNT OF INFORMATION A THIEF CAN STEAL, EMPTY YOUR WALLET OF ALL EXTRA CREDIT CARDS, DEBIT CARDS AND ATM CARDS. TAKE ONLY WHAT YOU NEED FOR THE DAY.

10. REGULARLY CHECK YOUR FREE CREDIT REPORTS

IF YOU WORKED HARD TO ESTABLISH GOOD CREDIT, YOU CERTAINLY DON'T WANT IT TO BE RUINED DUE TO FRAUD OR IDENTITY THEFT. IT IS VERY IMPORTANT TO MONITOR YOUR CREDIT ON AN ONGOING BASIS.



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TOP TEN TIPS TO AVOID BECOMING A VICTIM OF IDENTITY THEFT



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YOU HEAR ABOUT IT ON TV. YOU READ ABOUT IT IN THE NEWSPAPER. YOU MAY HAVE HEARD ABOUT IT THROUGH A FRIEND, RELATIVE OR A COWORKER. WHAT IS IT? IDENTITY THEFT.

IDENTITY THEFT IS WHEN SOMEONE WRONGFULLY USES YOUR PERSONAL INFORMATION SUCH AS YOUR SOCIAL SECURITY NUMBER, CREDIT CARD NUMBER, BANK ACCOUNT NUMBER AND DRIVERS LICENSE TO TAKE OUT MONEY FROM YOUR BANK ACCOUNT, RUN UP CHARGES ON YOUR CREDIT CARD AND TAKE OUT A LOAN IN YOUR NAME.

BELOW I HAVE PROVIDED A SERIES OF HELPFUL TIPS DESIGNED TO MINIMIZE YOUR RISK OF BECOMING A VICTIM OF IDENTITY THEFT. FOLLOWING THESE TIPS WILL NOT GUARANTEE THAT YOU WON'T BECOME A VICTIM, BUT THEY WILL CERTAINLY HELP YOU TO REDUCE THE CHANCES OF BECOMING A VICTIM.

TOP TEN TIPS TO AVOID BECOMING A VICTIM OF IDENTITY THEFT

1. SHRED YOUR TRASH

DO NOT THROW ANYTHING AWAY THAT SOMEONE COULD USE TO IMPERSONATE YOU. YOU DON'T KNOW WHO MAY BE LOOKING THROUGH YOUR TRASH.

2. GUARD YOUR MAIL

THIEVES DON'T NEED MODERN TECHNOLOGY TO OBTAIN YOUR PERSONAL INFORMATION. THEY CAN SIMPLY OPEN YOUR UNLOCKED MAIL BOX AND GET YOUR INFORMATION THAT IS MAILED TO YOU SUCH AS PRE-APPROVED CREDIT CARDS, BILLS, GOVERNMENT CORRESPONDENCE AND MUCH MORE. INSTALL A LOCKED MAILBOX AT YOUR RESIDENCE IF POSSIBLE TO HELP DETER MAIL THEFT. ALSO,

DO NOT PUT OUTGOING MAIL, ESPECIALLY BILL PAYMENTS, IN CURBSIDE MAILBOXES. DROP OFF YOUR MAIL INSIDE A US POSTAL OFFICE.

3. KNOW YOUR BILLING CYCLE

KNOW THE APPROXIMATE BILLING CYCLE OF ALL YOUR BILLS. FOLLOW UP WITH CREDITORS IF YOUR BILLS DON'T ARRIVE ON TIME. A MISSING CREDIT CARD BILL FOR EXAMPLE COULD HAVE FALLEN INTO THE WRONG HANDS. AN IDENTITY THIEF MAY HAVE TAKEN OVER YOUR CREDIT CARD ACCOUNT AND CHANGED YOUR BILLING ADDRESS. CONSIDER CONVERTING BILL PAYMENTS AS AUTOMATIC DEDUCTIONS FROM YOUR CHECKING ACCOUNT. ALSO USE ONLINE BANKING TO MONITOR YOUR BANK ACCOUNTS.

4. WATCH OUT FOR SKIMMERS

BE MINDFUL WHEN USING YOUR CREDIT AND DEBIT CARDS TO MAKE PURCHASES AT STORES AND RESTAURANTS. DISHONEST MERCHANTS OR EMPLOYEES HAVE BEEN KNOWN TO SECRETLY COPY THE MAGNETIC STRIP ON THE BACK OF THE CARDS BY USING A HAND HELD DEVICE CALLED A SKIMMER TO QUICKLY SWIPE THE CARD.

5. KEEP TABS ON CREDIT & DEBIT CARDS

MAKE A LIST OR PHOTOCOPY ALL YOUR CREDIT AND DEBIT CARD ACCOUNT NUMBERS WITH CUSTOMER SERVICE PHONE NUMBERS. KEEP THIS INFORMATION IN A SECURE PLACE (DO NOT STORE THIS INFORMATION ON YOUR COMPUTER ESPECIALLY IF YOU ARE CONNECTED TO THE INTERNET).

6. INTERNET SAFEGUARDS

IF YOU'RE CONNECTED TO THE INTERNET, IT IS VERY IMPORTANT THAT YOU INSTALL A FIREWALL ON YOUR COMPUTER TO PREVENT HACKERS FROM STEALING PRIVATE FILES AND FINANCIAL INFORMATION FROM YOUR HARD DRIVE. IN ADDITION, INSTALL AND REGULARLY UPDATE ANTI-VIRUS PROTECTION SOFTWARE IN ORDER TO PREVENT ANY WORMS OR VIRUSES THAT CAN CORRUPT YOUR FILES.

7. DELETE INFO ON YOUR HARD DRIVE

IF YOU DECIDE YOU WANT TO SELL OR GIVE AWAY YOUR COMPUTER, DO NOT ONLY RELY ON THE DELETE FUNCTION TO REMOVE FILES CONTAINING PERSONAL INFORMATION BECAUSE TECHNICALLY THE FILE DOES NOT GO AWAY. THERE ARE NUMEROUS SOFTWARE APPLICATIONS THAT CAN LOCATE AND UNDELETE YOUR DELETED FILES. THEREFORE, TO BE SAFE, BEFORE YOU DISPOSE OF YOUR COMPUTER, REMOVE DATA ON YOUR HARD DRIVE BY USING A STRONG "WIPE" UTILITY PROGRAM.

8. BE WARY OF SHOULDER SURFERS

BE AWARE OF YOUR PHYSICAL SURROUNDINGS WHEN YOU'RE USING AN ATM MACHINE. MAKE SURE NO ONE IS STANDING RIGHT BEHIND YOU. SOMEONE MAY BE USING HIS OR HER CAMERA PHONE TO PHOTOGRAPH YOUR CARD NUMBER AND PIN NUMBER AND USE THE INFORMATION TO MANUFACTURE A FAKE ATM CARD TO GAIN ACCESS TO YOUR BANK ACCOUNT.