

How to Guard Against Identity Theft

It is important to remain vigilant against the thieves who are out to steal identities. This can range from clerks in stores who illegally jot down Social Security numbers to sophisticated con artists who roam the Internet. The personal information they obtain may be used to run up debt, harass individuals or employers, or commit even more serious crimes.

Although there are certain legal protections in place—for instance, the Fair and Accurate Credit Transactions Act of 2003 (FACT) protects consumers and many states impose stiff sanctions for identity-theft crimes—the laws and law enforcement personnel can only go so far. It is up to individuals to use some common sense in their everyday lives. For instance:

*Be careful what you say on the phone. Do not give out personal data to a caller claiming to represent a bank, credit card issuer, charity or other organization. The person may be trying to obtain a credit card or bank account number for nefarious use.

*Shred documents that include vital personal information. This includes bank deposit receipts, credit card statements and the like. If one is not available, consider buying a paper shredder. Simply dumping old statements in the trash is asking for trouble.

*Run antivirus software on computers. A computer virus or spyware program can steal private information while the owner is asleep. These malicious programs scan the hard drive and distribute data over the Internet. And just buying the software is not enough: Keep it updated.

*Only use “secure” Web sites when shopping online. Check the bottom of your browser for a locked graphic or “https” in the address bar. This indicates that the Web page is secure and that the data is encrypted. Without this security, hackers can access the information entered for transactions.

*Do not get hooked by a “phishing” scam. Phishing is a Web-based means used by identity thieves. Frequently, the phisher pretends to represent a company or charitable organization and asks for information or offers an online link. With one quick click of the mouse, a person’s data may be made available to others.

*Check credit reports from the three major agencies: Experian, Equifax and TransUnion. Every U.S. citizen is entitled to receive one free credit report each year. Verify that personal information is accurate and investigate any suspicious activities.

*Store important documents in a safe place. Social Security cards, birth certificates and passports are some of the identifying materials prized by identity thieves. Keep these documents in a safe deposit box or other protected storage location.

*Change passwords for computer accounts regularly. When possible, use passwords with a mix of letters and numbers that are unrelated. Do not assume that an identity thief cannot find out a relative's maiden name or the name of a pet.

Finally, if identity theft is suspected, contact an attorney. Simply wishing the problem away will not solve it.