

Identity Theft

Nothing strikes panic in a person more than hearing the words “*your identity has been stolen.*” Identity Theft is an epidemic in America with an identity being stolen every 79 seconds. According to recent statistics it is a matter of **when** you will become a victim not **if** you will be a victim.

The most commonly recognized type of Identity Theft is Financial Identity Theft and apparently that is the best kind to have because you definitely don't want the other types. The other types can be far more destructive, they include; Criminal, Drivers License, Medical, Mortgage, Postal Address, and Social Security.

The one that I was least familiar with was Medical Identity Theft. This is where someone steals your identity, receives medical care, it then goes on your record and labels you with certain diseases that you may not have, such as diabetes. In this case, if you had to have an emergency procedure, the hospital could look at your records and administer insulin, which could result in your death.

So how does Identity Theft happen? There are many ways it can happen; computer hacking, stealing your mail, rummaging through your trash, phone or email “phishing”, and skimming your credit card number are just a few. Some fraud artists cause an accident by rear-ending you to take your information off the traffic ticket.

Criminals are clever and you must remain alert and stay vigilant at all times. For example, did you know your personal information is loaded onto plastic hotel keys when you are staying at some hotels? The keys act as a charge card to allow you to make purchases in the outlets. If you don't cut them up or throw them away, anyone can have access to your credit card information.

If Identity Theft happens to you;

- ◆ Call the three major services, Equifax, Experian, TransUnion, all websites are spelled as listed. If you think you are a victim of Fraud you must call immediately to reduce your liability. An initial fraud alert stays on your credit report for 90-days.
- ◆ File a report with the local police department and the federal trade commission (877-IDTHEFT). Most police departments are so understaffed that no action will be taken unless the loss is over a certain dollar amount.
- ◆ Close your accounts and cards with a certified letter to the provider and keep copies of all correspondence.
- ◆ If you want to see if the thief has been writing checks you can call SCAN: 800-262-7771 or to alert retailers not to accept your checks call TeleCheck at 800-710-9898.

To help avoid Identity Theft;

- ◆ Invest in a shredder and destroy all information with your SS # on it.
- ◆ Make sure all correspondence is password protected on-line, and change your password every two to three months. Update your anti-virus software look into AVG and Ad Aware.
- ◆ Use online banking and go paperless so fraud can't occur in your mailbox.
- ◆ Avoid free Wi-Fi networks in public places, people can tap into your computer and access your personal information.

There are many agencies and online resources that can assist, but like anything else, the burden becomes yours to follow up. Identity Theft doesn't just cause a financial hardship; it destroys your peace of mind. Take some steps to protect your self and your family.

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