

## 9 Ways To Outsmart An Identity Thief

Identity theft statistics are shocking, to say the least. And it's not going to get better any time soon. But there is no need for you to become a statistic. Here is what you can do to avoid identity theft.

1. If your mail box doesn't have a lock yet, put one on.

If you had any official letters missing recently from your mail box, the chances are somebody has stolen them to find out things about you, and possibly assume your identity. If it didn't happen to you yet, count yourself lucky and put the lock on the mail box anyway.

2. Consider renting a PO Box at your local post office.

Use it as a postal address for most or all mail. This will be particularly useful when you go away for a few days, or if there is no one home for most of the day.

3. Invest in a good paper shredder, preferably a cross-cut type.

You should never just tear up important documents. But what may not be so obvious is that the pre-filled offers you get from banks, credit card companies, insurance companies and the like, also contain sensitive details about you that would be of interest to identity thieves. Shred all of these before throwing them out.

4. Never give any financial details over the phone, unless you initiated the call.

The most common scenario: Someone calls you pretending to be from a local charity. You agree to donate a small amount to a "good cause". Not suspecting anything, you give them the credit card details over the phone and the rest, as they say, is history. Next time you get your credit card statement, it will be full of unauthorized transactions.

Do you give them credit card numbers over the phone? Never! Either ask them to send you some leaflets in the mail, or get their phone number so you can verify they are who they say they are, before donating any money.

Another scenario: Someone calls you "from a local bank". All they want to do is verify your financial details. Again, I don't care what they tell you, don't do it. Ask them to leave their name and contact number so you can call them back. Next, get your local bank's phone number from a phone book and give the bank a call (don't use the number they gave you, as the thieves maybe just waiting on the other end). Ask people at the bank if someone was trying to contact you. You may find out they know nothing about it! The fact is, your bank already has all the details they need about you, in the vast majority of cases.

5. A fake "charity worker" knocking on your door?

He or she may even have an authentic-looking id. What do you do? Well, if you give them some small change, then this is all you've lost. But if you donate the money using your credit card, you just became a victim of identity fraud.

Of course, many times a real charity worker will be knocking on your door. What do you do if you really want to help? Ask them to leave a leaflet with you, so you may read it when the time is a bit more convenient. Or ask them for a phone number and the charity name so you can call them. If it turns out to be genuine, you can always send them the money later.

6. Consider changing your phone number to an unlisted number.

This will considerably minimise the number of calls you get from both tele-marketers and identity thieves. There are other advantages to having a silent number as well. Generally a silent number tends to increase your privacy.

7. Never store you PIN numbers or passwords near your plastic cards or account details.

Yes, I know. You want to keep your PIN number close to your plastic card, just in case you forget it. You may even disguise it as another number. Guess what. If a thief gets hold of your wallet, they will try any numbers they can find in it, to steal the money from your plastic card account. It's true, after a few unsuccessful attempts the account is usually

locked. But even that would inconvenience you, to say the least. And why risk losing your hard-earned money?

8. Don't use credit cards in restaurants or other places where your credit card can be taken away from your sight for even a minute.

Before you know it, your card could be scanned and used by thieves to buy all sorts of goods, particularly via telephone shopping, mail order, and online shopping.

9. And finally, there is a huge and growing subject of Internet identity theft.

You can read our article on Internet identity theft at [www.credit-report-a-z.com/internet-identity-theft.html](http://www.credit-report-a-z.com/internet-identity-theft.html).

We obviously didn't cover everything here. But hopefully this article opened your eyes to some easy, common-sense, ways to prevent someone from stealing your identity and/or your money.

Will it guarantee that you never fall a victim? No, but it will go a long way towards making a life of a thief very difficult. Usually, if you make life difficult for them they will move on to an easier target.

There is one more thing you should seriously consider. Checking your credit report regularly. It's not uncommon for an identity thief to apply for a loan, or a credit card, under your name. Of course, they have no intention of ever paying it back. All other issues aside, this will affect your credit rating and borrowing capacity for years, unless you clean it up quickly.

There are inexpensive services available that will monitor your credit files all year round and notify you the minute anything in your credit file changes. Or you may prefer to check your credit report yourself every few months.

Oh, and those shocking statistics I mentioned earlier? According to recent studies, up to 7,000,000 people became a victim of identity theft in the past 12 months. That's more than 19,000 people a day. Don't become a statistic! Do something about it today.

Andrew Obremski is the owner of [www.credit-report-a-z.com](http://www.credit-report-a-z.com), a web site devoted to information about credit reports, identity theft, debt, and other personal finance topics.