

19,178 Identity Theft Victims Per Day – Are You One Of Them?

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By Andrew Obremski

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Identity theft statistics are shocking. And we are told that it will only become worse, before it gets any better. Are you likely to be affected?

According to recent studies, up to 7,000,000 people become identity theft victims each year, in the United States alone. That's over 19,000 cases a day, or 799 cases an hour. Whichever way you look at it, these are shocking figures. And with more and more people using the Internet, online banking, and other hi-tech services, things aren't likely to improve any time soon.

In fact, another research, a survey conducted on behalf of the Federal Trade Commission recently, tells us that the situation is even worse. According to the FTC survey report, 4.6% of the US population were identity fraud victims last year – that's 10 million people.

According to the FTC figures, if someone fraudulently opens a new credit card or another loan account under your name, on average you can expect the dollar amount to go to about \$10,200. That's just an average amount.

To clean up your name, and your credit rating, you will need to deal with this experience. You can expect to spend between \$500 and \$1,200 of your own hard-earned money cleaning up the mess. You can also expect to invest between 30 and 60 hours of your time.

The above figures are just cold statistics. They say nothing about the emotional trauma, through which you are likely to go when it happens to you. It's all very well to read and hear about bad things that happen to other people. It is quite different when the same thing happens to you, or your loved one.

Is there anything you can do in order to protect yourself? There is. Quite a bit actually. It's all based on common sense and, while there are no guarantees in life, you will minimise the risk and make the life of an identity thief a lot harder.

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Funny thing about thieves. They don't like working hard. If you make it hard enough for them, they will usually go away – to find an easier target.

One of the common–sense things you can do in order to protect yourself, and your family, is to make yourself aware of the current scams that may affect you.

The most infamous one at the moment is so a called 'phishing' scam. In a nutshell it looks like this:

You get an email that looks like it was sent from your bank. They ask you to log in to your online account and verify some of your details. For your convenience, there is a link included right in the email. All you have to do is click on it and log in. Don't ever!

The moment you click on that link and log in, the scam artists have your login ID and password

recorded. This will enable them to log in to your account and within hours, or days, your account will be cleaned out!.

There are two common–sense approaches to deal with this.

First, you have to realise that your bank already has all the details they need to operate your online account. If they didn't, you wouldn't be able to open it in the first place. So, you can most likely quite safely delete the email and forget about it.

Secondly, if you have any doubts as to the authenticity of the email, you can get the bank's phone number from your local phone book and give them a call. Tell them about the email you received and ask if they tried to contact you. I bet they are going to be as surprised as you are.

And just remember: Whatever you do, never, ever, log in to your bank account, or any other sensitive account for that matter, right from an email. You already have the login link somewhere in your records. If not, go to the bank's main page and look for an online login page.

What we covered today is just one of the things you need to do in order to protect yourself from identity fraud. There are many more. Lack of space doesn't allow me to cover more in this short article. You will find many more tips at

. They are free to implement

and could save you lots of time and money.

Andrew Obremski is the owner of

, a web site devoted to information about

credit reports, identity theft, debt, and other personal finance topics.

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Fighting Identity Theft

By James H. Dimmitt

Chances are good that you know someone who has been victimized by the fastest growing crime – identity theft. The Federal Trade Commission (FTC) reported that there were 10 million cases of identity theft in 2002 alone. It's estimated that someone's identity is stolen every 79 seconds.

The bad news is with increasing amounts of personal information available to an experienced identity thief, it shows few signs of slowing down. The good news is that identity fraud is now a federal crime with stiff penalties for those who perpetrate these crimes.

Here are a few simple steps you can take now to minimize your risk:

- 1) Check your credit report annually, if not more often. Most victims of identity theft don't realize they've been victimized until 14 months after the crime. By then the damage is done and you will spend a significant amount of time and money trying to correct it.
- 2) Keep your Social Security number private. Do not have it printed on your personal checks or drivers license. Do not share it with anyone, including merchants, unless they can provide a good reason for having it. Once someone has your Social Security number they have the key to unlocking your identity and using it fraudulently.
- 3) Shred offers for pre-approved credit cards that you receive by mail. Do the same with any receipts that contain account numbers or your Social Security number. Identity thieves are not afraid to go "dumpster diving" in order to obtain your personal information.

Identity theft has become the fastest growing crime because it is the most profitable crime. On average, the loss from identity theft is about \$18,000.00. Taking these precautions now can you save you from becoming another statistic in the fight against identity theft.

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James H. Dimmitt

James is editor of "TO YOUR CREDIT", a weekly free newsletter. Subscribe to the newsletter by visiting

. He is also author of "Identity Theft – How to Avoid

Becoming the Next Victim!" available at

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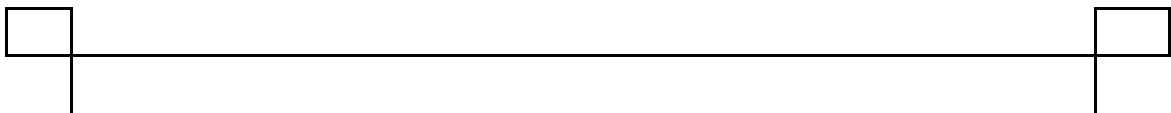
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