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## **How Identity Theft Can Happen To You**

**By Nicholas Wagner**

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#### **Identity Theft Can Happen To You**

How does it happen?

Your personal information such as your social security number, banking account information, credit card numbers, calling card pins, and other types of personally identifying information can be assumed or duplicated by another with the intent of receiving some type of personal gain through the use of your information.

Throughout the US, an increasing number of people are reporting that unknown persons have stolen funds from their bank or financial accounts, or perhaps even stolen their identities altogether– and run up vast amounts of debt—even committed crimes, all while using the victim's names.

Unfortunately, victims might not only incur initial financial losses due to the perpetrator's actions, but many times there are considerable other financial costs which are associated with trying to repair damage to their reputation and credit histories caused by the perpetrator's reckless behavior.

With the proper information, a thief has the ability to actually assume your identity and make purchases on your behalf, apply for credit applications, take out loans, mortgages, even commit crimes for which you will be issued a warrant.

Most people do not even give such a crime a passing thought.

After all, what does it matter to them?

Until they are the victim.

## How Identity Theft Can Happen To You

### **Some telltale symptoms of identity fraud:**

You are contacted by the police, and told that a crime has been committed in your name

A collection agency tells you they are collecting for an account you never opened. You get a phone call

or letter telling you that you have been approved or denied credit for accounts that you never requested.

You no longer receive your credit card statements, or you notice that some of your mail seems to be missing.

A lender orders a repossession of a car that you do not know has been purchased in your name.

Your credit card statement includes charges for things you know you never bought.

Unfortunately, identity theft is no longer considered an unusual occurrence especially in North America.

You need to fully inform yourself about identity theft prevention and recovery techniques to help secure yourself and your family from this insidious crime. You can do so by purchasing the

ebook which comes with

**Anti Key Spy** and **Registry Cleaner** software.

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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.

## How Identity Theft Can Happen To You

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

Fighting Identity Theft

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Identity Theft: It Can Happen to You!

WILL THE REAL YOU PLEASE STAND UP? How To Prevent Identity Theft

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