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Menopause, Andropause And Other Hormone Imbalances
Impair Healthy Healing In People Over The Age Of 30!

How To Protect Yourself From Identity Theft With Your Purse

By Sintilia Miecevole

Identity theft is the fastest growing criminal activity in the 20th Century, replacing illegal drug sales.

How BIG is this Problem?

Banks, credit card companies and businesses that house servers storing passwords or other sensitive information all report "break-ins" through Trojan viruses or other online hacking methods - resulting in the loss of millions of pieces of information. Instances of lost information are employees selling it and other lax security measures resulting in thieves having access to your identity.

Thieves Want

– Your Name – Date of Birth – Home Address – Phone Numbers – Social Security Number – Driver's License Number – Credit Card Numbers – CW2 Security Code (the number on the back of your credit card) – Your Credit Report – ATM Cards – Telephone Calling Cards – Mortgage Details

Where Are They Getting Your Information?

– Banks – Credit-Reference Agencies – Retailers – Credit Card Networks – Data-Brokerage Companies – Payment Processing Companies – Phone Companies – Schools – Your Employer – Doctors, Clinics and Health Departments – Government Agencies

There are other effective methods:

– Dumpster Diving – Mail Theft – Retail Theft – "Phishing"/pretexting/pretending – Purse/Wallet Theft

What are Thieves Using Your Information For?

– Making charges to your existing credit cards – Opening new credit cards in your name – Having phone or utilities turned on – Withdrawing money from your existing bank accounts – Employment purposes – Driver's Licenses – Tax Fraud – Social Service benefits – Student loans – Business or

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Personal loans – Health care – Mortgage loans/leases – Auto loans – Using your ID when caught committing a crime

How Can You Protect Yourself?

– Keep a photocopy of your credit cards, bank account numbers and investment account numbers in a safe place – Keep your credit card receipts – Put a "fraud alert" on all your credit reports – If you apply for credit and the card doesn't arrive on time, call the card issuer – Choose difficult PIN numbers or passwords. (Don't use birth dates, your mother's maiden name, etc.) – Never give personal information to anyone who sends you an email, a letter or calls you asking for it – Shred personal information – Don't use the ATM machine if someone is watching you – Pay attention to what's going

on around you - cell phones often have cameras in them. If someone is standing by you with a cell phone while you're entering a PIN number, block their view – Review your bills each month. If there's something you don't remember, call the creditor. – Check your credit report at least once a year – Store your cancelled checks safely. – Don't leave your purse in plain sight when driving – Keep your valuables locked in the trunk or glove box when driving – Make all personal information on your computer password protected – Don't carry information about your PIN numbers, passwords and account numbers in your purse or wallet

Warning Signs that Your Identity Has Been Stolen:

– A loan application is denied, or you're refused extended credit requests – You are contacted by a debt-collection agency – Your purse or wallet has been stolen, or your house broken into – Unfamiliar activity on your credit report

What to do if it Happens to You:

– If your purse or wallet is stolen, call the police – Contact your bank, credit card and other credit extending companies and report the theft – Close accounts – Contact the credit-reporting companies – Have fraudulent activity removed immediately and monitor your credit report every 90 days for the next year – Put everything in writing – File a report with the Federal Trade Commission – Change passwords on your existing accounts and create new ones for new accounts

Identity theft is real. There are no guarantees you can keep your information safe, by taking proactive steps to protect yourself, you can minimize your chances of having an "identity crisis".

Host, Sintilia Miecevole offers resources for purses with designs influenced by the latest trends at

<http://www.trendipurses.com>

. Be sure to visit

<http://www.trendipurses.com>

to find information from

designer handbags, fashion, trends and accessories to vintage, replica, wholesale and much more.

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

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

Becoming the Next Victim!" available at

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Fighting Identity Theft

Minimize your Risk for Identity Theft

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

\$25,000 FREE ID Theft Insurance

5 Simple Steps To Protect Yourself Against Identity Theft

Scams Exposed

Disaster Preparedness and Crime Protection Manual

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