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**Identify Theft: Security for a Digital World**

**By Herman Lee**

If you've opened up the newspaper lately, turned on the radio, or spoke with a colleague, chances are you will have heard of the new rampant levels of identify theft that is taking place and growing to new heights each year. You or someone you know may have already been a victim of this serious crime.

Why should you worry about identify theft? For one thing, a seriously damaged credit report can ruin your chances of getting a new job, a bank loan, insurance, and even rental housing. In the worst case scenario you could even be arrested if someone utilized your identity to commit a crime.

Here are some tips to help reduce the chances of having your identity compromised:

1. When making a credit card purchase, blank out the 12 numbers of your credit card number on the printed receipt (assuming that all 16 are printed as some places still do). This holds especially true at restaurants. Try not leaving the signed receipt left on the table with all numbers visible. You are permitted by law to mark out 12 of them so that passerby's can't get a glance and memorize your credit card number.
2. Avoid relaying your social security number to anyone unless it's absolutely required. Use common sense in most cases, for example to open a bank account you will probably need to give out your social security number, but if a store clerk simply wants to use your social security number to use as an ID, then you should reserve from doing so in most cases.
3. Have access to a personal shredder. For any documents you plan on throwing away it helps to shred anything that contains personally identifiable information including social security, credit card numbers, phone numbers, and birth date.
4. In the worst case scenario, i.e. if your identify has been stolen, here are some steps to assuage the situation: Contact your credit card companies and have them close your accounts as well as issue new cards for you. Put a fraud alert via one the three major credit bureaus. One will notify the other two automatically. File a police report to use as evidence when creditors ask for it. File a notice or complaint with the Federal Trade Commission, which manages a database of identity theft related cases which are used by law enforcement personnel for their investigations.

Try to use your intuition in most cases. The most reported incidents of identity theft generally are not necessarily the most technologically sophisticated.

Learn the tricks of the trade to make those identity thieves have a run for their money (

<http://www.buysecuritycamera.com/>

) using some of the latest computer and digital surveillance

camera technologies (

<http://www.buysecuritycamera.com/digital-surveillance-camera.htm>

).

### **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

<http://tinyurl.com/bc45>

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Fighting Identity Theft

Safe and Secure

The Motion Picture Association Of America And Copyrights

Minimize your Risk for Identity Theft

Wardriving Ethics

Paylocker Pro

AX Gold's Download Page Protector

Collectible Manager Pro Software

AX Gold's Website Guardian

AX Gold Web Security Kit



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