

# What to Do to Avoid Identity Theft

Contributed by Webmaster

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The issue of identity theft is one that most of us do not want to think will ever happen to us. Yet it happens to thousands of people each year, with many more cases suspected but not reported. Too many people are embarrassed about what happened and they do not want to disclose the details to their family or the authorities.

The number of identity theft cases continues to grow as millions of people use the internet each day. Many of them find the internet to be a very convenient place to shop for anything they want. The risk of getting caught using someone else's information is less likely if you do it over the internet.

There are many different ways you can protect yourself against identity theft. First, you need to realize it is a very serious problem and it can happen to anyone. Pay attention to any changes that take place with your accounts. The faster you can identify possible theft, the faster it can be stopped. Never carry your social security card in your purse. Leave it in a safe place at home. You should only carry one credit card for emergencies and leave the others at home. Never have PIN numbers for credit cards or bank cards with them.

Pay attention to when you should receive bills in the mail. If you do not get your credit card bills or your bank statement when you should, contact them immediately. It is possible that someone is trying to prevent you from seeing activities that they are making with your accounts.

You should also shred any pre-approved credit card offers, bank statements, or other information before you throw it away. It is very common for identity theft to be linked back to getting someone's mail or digging through their trash. If you are away from home most of the day, consider having your mail delivered to a locked post office box instead of to your home where anyone can access it.

If you do transactions on the internet, make sure you only do so on secure websites. This means they have software in place to prevent hackers from accessing it. You may also want to consider buying a prepaid credit card that you load with any dollar amount. This way you can put enough on the card to purchase what you want. If someone does get access to the card there is very little they can take advantage of.

Be very careful of fraudulent websites, anyone can make one that looks real. Before you make a purchase from any website take the time to look for consumer reviews. You should also check the business out with the Better Business Bureau.

A common identity theft scam online involves sending fake emails asking about information on your account. They look realistic and often say they are from popular sites that you may have an account with. No online business is going to be asking you for your account number, bank account information, or credit card information.

Do not reply to such emails. Instead contact the real website to find out if they are trying to contact you. Identity theft is a huge problem in our society, so do all you can to protect your accounts and your information. It can take years to get identity theft issues resolved.

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