

IDENTITY THEFT: Prevent Losing Yourself

by Molly Thomas

When my children were very young, our family was on vacation at the beach with friends. My friend's youngest child Luke was busy at the water's edge, happily jumping waves and chasing a beach ball. In no time at all, Luke was not within our sight. We scurried to find him, spotting him in the distance where he had obviously lost himself in play. When he realized that he could not see us, a visibly upset Luke came running up the beach, and exclaimed to his mother, "Where were you? I lost myself!" Are you afraid of losing your identity—"yourself"? When identity theft occurs, we often feel as though we have lost ourselves. Just like Luke, we wonder how this could have happened. According to Lifelock, an identity protection agency, over 8 million Americans became victims of identity theft in 2010. South Carolina is ranked 29th nationally for identity theft complaints, with 2,726 identity theft complaints in 2009. The top three types of identity theft involve government documents or benefits fraud, phone or utilities fraud, and credit card fraud.

Identity thieves can steal all of your personal information or just bits of your personal information to create a new persona. The most wanted information is your name, address and phone number, date of birth, Social Security number, driver's license number, and your mother's maiden name. Credit card and debit card information are the most wanted list of identity information. Identity thieves want your card information, including account number, expiration date, PIN, CVV2 or CID number.

Many of us have read about or experienced mail fraud, mail theft, dumpster diving for personal information, or a stolen wallet. But how many of us are concerned about the safety of online shopping security and/or computer file sharing? The newest identity theft techniques are Phishing (email impersonators), SMSishing (text messages to your mobile device), and Vishing (voice calls to your home or mobile phone).

How can we protect ourselves from losing ourselves, our identity? Experts suggest some common sense, yet effective, techniques:

- Monitor your credit report, which contains your Social Security number and a listing of your accounts. You are entitled to a free report each year from the three credit reporting agencies. Be sure to review reports from each agency to ensure accuracy. You may want to consider having your credit reports placed on fraud alert or credit freeze. This will make it more difficult to steal your identity, but will also make it more difficult for you to quickly obtain credit.
- Cancel any unused credit card accounts and be sure to review your monthly statements thoroughly for any unauthorized activity.
- Be careful with your Social Security number. Never have it printed on your checks and ask on any applications that your Social Security number be truncated so that your whole Social Security number is not visible. Do not keep your Social Security card or number in your wallet. Keep any government identification cards locked up.
- Shred your documents. Shred old checks, junk mail, credit card and bank statements, and any other financial records.
- Stop your mail at the post office or have a neighbor pick up your mail when you are leaving your home for an extended period of time.
- Be sure to shop smart when shopping online. Look for the security seal (the image of a padlock), or https in the web address of the site you are using. This seal protects your personal information from being disclosed and helps stop you from being Phished. Also be careful when using a public or shared computer.
- Change your passwords often and when creating new passwords use numbers, symbols, and uppercase letters.
- Do not give out private information unless you are the person who initiated contact.



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Because identity theft incidences are on the rise, commercial identity theft protection services have evolved from a growing concern and demand from consumers. Professional identity theft protection insurance services have become available in many countries. These companies protect individuals from identity theft and help detect whether or not a breach has occurred for a monthly or annual fee. If you subscribe to a commercial identity theft protection agency, as part of their contract, these agencies promise to help protect you as well as help resolve and restore your credit. Several nationally known identity theft protection agencies offer protection plans for individuals and business, some for as little as \$10 a month per individual. Don't be like Luke and "lose yourself"! Pay attention to your surroundings, your financial accounts, your confidential information, and/or enroll in one of the identity theft protection agencies. Identity theft is a risk all of us should plan to manage before it happens.

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