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PERSONAL FINANCIAL ADVISORS

Colorado Springs, Colorado USA

10 Ways To Protect Yourself From Identity Theft

According to the Federal Trade Commission, 10 million people in the U.S. had their identities compromised last year. Moreover, the FTC also reported that it took an average of 60 hours and \$1,000 for these 10 million to correct the problems that resulted... and those are just averages. For some, the costs ran into tens of thousands of dollars! With this in mind, here are my 10 steps you should take to make sure ID theft doesn't happen to you.

1. **Order and carefully review...** and correct if necessary, your personal credit report every six months. If you are suspicious that something fraudulent has happened, put a "Fraud Alert" on your credit file with the reporting agency. Doing so will make sure that future creditors contact you to confirm any new credit requests by phone. Consider subscribing to one of the credit report organization's "Credit File Alert Service" which will let you know via e-mail if major changes take place in your credit file.
2. **Make a list** of all credit accounts, account numbers and phone numbers and keep the list in a super-safe place...like with your will in the back corner of the top drawer in your bureau.
3. **Don't give out your social security number** to anyone. Nobody. No where. No time. Under no circumstances. Guard the secrecy of your social security number and birth date, because together, these two pieces of information can open the doors to every other piece of information about you. Don't print this information on your personal checks. Don't give this information to the clerk at the 7-11 when you pay by check. Don't give this information to anyone who calls you over the phone. Now, if you call the bank or the broker, and they ask for your social security number as a form of identification, then that's OK... since you made the call, you know who you're giving the information to. But otherwise, don't give this information... your social security number and birth date... to anyone unless you **REALLY** must and you have proof positive of who the recipient is.
4. **Buy a shredder** and use it to destroy all material with personal information, credit card statements, medical statements, charge account statements... when in doubt, shred it!
5. **Call 888 567-8688:** Using this service will remove you from all pre-related mail or phone offers coming from the credit bureau lists. The call will only take you about 30 seconds and it's well worth it. Just call and talk to the nice automated voice response system (they don't want you to talk to a human, it's too expensive!) and you can opt-out of all credit-related offers for two years, or permanently. You can also call back later and opt back in if you want the credit offers to start flowing again. If you choose to opt out permanently, you will receive an additional form in the mail. Fill out this form and return it!!! If you don't, your

lifetime opt out is reduced to 2 years. The form is unmarked and looks really generic. Don't let that bother you. Fill it out and opt out of these offers permanently.

Call 402 458-5247: This is a service that removes your name from non-credit offers coming from Experian lists. That means stuff like samples, coupons, catalogs, and local or national promotional flyers. Once again, the call will take about 30 seconds as you talk to the nice automated response system. You just have to tell them your name, address, phone number and whether you want to opt-out of mail offers, phone offers, or both.

6. **Only send checks** from a Post Office Mailbox! Don't put outgoing mail with checks in your street-side mailbox... it's way too easy for someone to drive by, take the mail and capture your charge account numbers and bank account numbers all at the same time! And don't put checks in the mail at a hotel lobby or some other "private" mailbox.

Only use **REAL** Postal Service mailboxes for mailing checks!

7. **Do not carry** any information with your social security number, date of birth or other personal account numbers in your purse or wallet. If you lose it... a thief might get your credit cards but you're protected against unauthorized use of the cards. But if they get your social security number and date of birth... you may never recover.
8. **Report lost or stolen** credit cards or checks at once. Almost every bank and credit card company offers 24 hour customer service.
9. **If you request a new credit card**, be sure to make a calendar note to watch for it in the mail. If it doesn't show up in a reasonable time, say 10 days, call the issuer and determine if it might have been stolen during transit in the mail. It happens all the time.
10. **If possible, pick credit** cards that can have your picture on the front of the card.

For lots more information, visit www.FightIdentityTheft.com

For additional questions please contact CARNICK & COMPANY
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