

Guard Yourself: Identity Theft Safety Tips



An unfamiliar bill. A call from a bank asking about unknown charges. Being turned down for a loan because of red flags in your credit check. All these are signs your identity may have been stolen.

Identity theft can happen to anyone — there's no single group that is more or less susceptible to being victimized. Your identity can be stolen because a store's point-of-sale terminal was compromised or because someone cloned your credit card when you were paying a bill at a restaurant, or perhaps because a malware infection on your computer intercepted your financial details. Your identity can even be stolen through non-technical means.

For example, someone could fish an old checkbook or credit card statement out of your trash. Losing your identity can be costly and getting it back is never easy. You can, however, take steps to protect yourself.

Purchase a cross-cutting document shredder.

This should be your first move. Use it with credit-card invitations, bank statements and other financial records — don't put them in the trash un-shredded.

Don't respond to email, text or phone messages from organizations you don't know seeking personal information.

That's not how a legitimate company does business. Delete the messages.

Be careful online. Criminals are spending time now in public places with Wi-Fi connections, snapping up vital records from unsuspecting laptop, tablet and smartphone users. Don't look at your online banking information or bills while you're in a public place.

If an identity thief has attained your private information, you'll likely be able to discover it by doing the following:

Read your credit card and bank statements carefully — and often. Look for charges that seem fraudulent.

If a bill doesn't show up when you expect it, look into it. A thief may have stolen it from your mailbox.

Review each of your three credit reports at annualcreditreport.com. If you've discovered someone tinkered with your identity, you'll want to notify those credit bureaus. ■

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