

How to Outsmart Identity Thieves

It's unfortunately not possible to prevent identity theft and credit fraud entirely. But by managing your personal information carefully, and with a full understanding of its importance, you can substantially reduce the likelihood that it will happen to you. The following tips show you how.

Be careful about giving out personal information. Whether on the phone, by mail or on the Internet, never give anyone your credit card number, Social Security number, or other personal information for a purpose you don't understand. Ask to use other types of identifiers when possible, and don't carry your SSN card. Be sure to keep it in a secure place.

Protect your mail. To stop a thief from going through your trash or recycling bin to get your personal information, tear or shred your charge receipts, credit applications, insurance forms, bank statements, expired charge cards, and preapproved credit offers. Deposit outgoing mail in post office collection boxes or at your local post office. Promptly remove mail from your mailbox after it is delivered. If you plan to go away, call

the U.S. Postal Service at 800-275-8777 and request a vacation hold.

Guard your credit cards. Minimize the information and the number of cards you carry in your wallet. If you lose a card, contact the fraud division of the credit card company. If you apply for a new credit card and it doesn't arrive in a reasonable period, contact the issuer. Watch cashiers when you give them your card for a purchase. Also, when you receive a new card, sign it in permanent ink and activate it immediately.

Pay attention to billing cycles. Contact creditors immediately if your bills arrive late. A missing bill could mean an identity thief has taken over your credit card account and changed your billing address.

Safeguard personal information in your home. Especially if you are having service work done in your home, employ outside help, or have a roommate.

Find out who has access to your information at work. Be sure to verify that records

are kept in a secure location, and are accessible only to employees who have a legitimate reason to access it.

Be smart about passwords and PINs. Memorize your passwords and personal identification numbers instead of carrying them with you. Avoid using easily available information like your mother's maiden name, your birth date, the last four digits of your SSN, your phone number, or a series of consecutive numbers.

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