

## Top Ways You Can Prevent Identity Theft

Identity theft is a topic that doesn't stand still because new ways to steal your personal information—and access your money and credit—crop up every day. Keep in mind that the companies keeping your information don't always have to notify you if it has been stolen. Here are some basic ways to keep your information safe.

**Beware the “Phishermen:”** Phishing is a process by which scam artists try and get you to divulge your Social Security Number, your account numbers, address or other personal information under the guise of a legitimate company you may already be doing business with. It's most common over the Internet, but there's no reason why a phishing request couldn't come via direct mail or over the phone. They'll get your attention by saying there's a problem with your account. Anytime anyone asks you for personal information, check with the company to make sure the request is real. And always save the evidence – it may help put the con artists in jail.

**Check your transactions daily:** If you download your credit card and bank account information daily into a bookkeeping program – from secure sites, of course – you can immediately spot irregularities. Check them against any paper receipts and statements to make amounts are correct.

**Protect your mail:** If you're not there to pick up the mail when it arrives every day, then consider a locked mailbox. And never have checks mailed to your residence – pick them up at the bank instead.

**Watch your passwords:** If the only username and passwords you can remember are your e-mail address and your dog's name, then it's either time for memory tricks or creating a list of passwords you use to Internet sites you regularly visit. Keep any password records at home in a safe place. Change your passwords often, and never click the box that allows you to store passwords or credit card information online.

**Get your credit report once a year:** By law, you're entitled to free copies of your credit report from each of the three major credit rating agencies – TransUnion, Experian and Equifax. (Available at [www.annualcreditreport.com](http://www.annualcreditreport.com).) Don't get them all at once – stagger them a few months apart so you can see if erroneous data appears throughout the year. Also, if you are on active duty with the military, you can place an active duty alert on your credit reports to help minimize the risk of identity theft while you are deployed. Active duty alerts are in effect on your report for one year – if your deployment lasts longer, you can place another alert on your credit report.

**Think twice about I.D. theft insurance:** Some companies also offer identity theft insurance that will cover lost pay if you have to straighten out your credit, but realize they will not do the dirty job of restoring your credit – that's up to you.

And since many of the companies selling this insurance are already affiliated with the credit industry, that's good reason for pause. Also, check your home or renter's insurance policy to see if they provide I.D. theft coverage.

**Watch that wireless:** If you have wireless service on your laptop, try not to store any financial data on that machine. Scammers who use their wireless access to hack into your data

can steal that data electronically. Also, you face the added risk from terrestrial thieves who might want to steal your laptop from a public place. Lastly, when you get rid of that laptop – or any computer – remove every file before you dispose of it.

**Stick with a known ATM:** Some of those independent ATMs you see in convenience stores, restaurants and bars may be collecting your data for illegal use. Use ATMs at established banks.

**Buy a shredder:** Or at least be willing to cut up all envelopes, direct-mail credit applications and receipts that you would typically throw away.

**What if theft still happens?** One of the best resources for a step-by-step guide to fighting identity theft is the Federal Trade Commission and its Web site, [www.ftc.gov](http://www.ftc.gov). The FTC provides a complete listing of contacts and procedures for getting to the bottom of identity theft before the event goes from being serious to devastating.

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