

THE CREDIT SECRETS MINI-BOOK



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Introduction

Even with the apparent abundance that we enjoy in the United States, many people find themselves with financial problems beyond what they ever imagined they would have. Credit is wrecked, houses are lost, families are destroyed... all in a country that brands itself as the world's prosperity hub. Phrases like “the land of opportunity” and “the American dream” are common here. The truth is, things like bankruptcy, poverty, excessive debt, and “barely making it” while living paycheck to paycheck are becoming far more common in this land of prosperity. What are we missing?

The problem, as it turns out, usually isn't that we have a *lack* of anything material. We are rich with “buying power” but poor in the knowledge and financial intelligence that tell us how to use it. This might be why over half a million people (597,965) filed for Bankruptcy in 2006 (source: <http://www.uscourts.gov/bnkrpctystats/statistics.htm>).

The issues are compounded by the fact that most people don't realize that they are “knowledge-poor” in the area of finances and credit until it's too late. By the time most of us are aware that we lack financial intelligence, the damage has already been done. **This is why understanding credit and credit-repair is so important.** For many people, credit repair should be the first step that they take towards a better financial future. “Credit repair” is simply the name given to the process of improving your credit score, and removing incorrect items from your credit report.

Want to know how you can give yourself a raise without talking to your boss or even increasing your actual paycheck amount? The answer, as you probably guessed, is to fix your credit. A higher credit score can save you thousands of dollars. As this book points out in Chapter 2, fixing your credit

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is probably the highest paid work you'll ever do. Give yourself a raise. Improve your credit and become financially smart.

What we've given you in this book should be considered a “primer” for your financial education. There is a lot more to it than what is covered here. That said, this little book could be a big boost to your financial intelligence.

Consumer Publishing Group (the company that produced this guide) has created one of the most comprehensive credit repair manuals available, called The Credit Secrets Bible™. The Credit Secrets Bible has been in print since 1994 and is absolutely essential if you are serious about fixing or improving your credit. To learn more about the Credit Secrets Bible, visit [the Credit Secrets Bible website](#).

Chapter 1

How to Make Yourself Virtually Identity Theft PROOF in 60 Minutes or Less

The FBI has called it “The fastest growing crime in America.” Close to 10 million Americans every year are victimized by it and the costs are estimated at 50 billion dollars annually. Many criminals get off easy while the victims spend years working to restore their damaged credit reports and reputations. Worse yet, there seems to be no end in sight.

“The popularity of the crime is simply growing faster than the solutions to stop it” many experts conclude. The task of recovery is so time consuming and tedious, multiple states have resorted to creating “Identity Theft Passports” for victims in an attempt to ease the pain for them as they endure the lengthy and frustrating clean up process.

By the end of this article I will share with you the secrets of making yourself virtually identity theft proof in 60 minutes or less (for free). I use the term “secrets” because less than 1% of the country are aware of these techniques (let alone practicing them). If you are interested in learning more about these and other “secret” techniques, you'll want to check out the Credit Secrets Bible—*the authority* on credit and credit repair.

If Americans took these preventative steps up to 99% of all identity theft would be eliminated. However, “why” this beneficial approach is not being made common knowledge in the mainstream media is something I will not disclose in this article (more on that another time). For the moment I believe the biggest crime one can commit is to not share this information with their

friends and family (by the end of this article you will understand why).

Unlike other authors covering this subject I will not insult your intelligence by sharing common sense tips like “Don’t carry your SSN Card or ATM PIN# in your wallet or purse” or “Keep all data sensitive documents like credit card and bank statements locked up in your home or office”. This is elementary advice at best. The key to protecting yourself from identity theft is to look at what the masses are doing and then do the opposite (to say the least).

Almost 70% of Americans are now shredding all their mail and documents and many are even subscribing to credit monitoring services or buying identity theft insurance in an attempt to protect themselves from becoming victims. While this is better than doing nothing it’s a far cry from TRUE security.

Study The Past To Predict The Future

Contrary to popular belief statistics show the majority of identity theft does NOT result from the internet as most consumers have been led to believe. In fact, less than 10% of identity theft cases (where data compromise can be determined) originated online. In almost 50% of cases consumers are the ones who detect the breach. In nearly 40% of cases the criminal was someone who was in close contact with the victim (*friend, relative, neighbor, coworker, in-home employee, waiter/waitress or financial institution employee*). In then end, nearly one third of identity theft cases come from a stolen wallet/purse, checkbook or credit card.

More interesting, the age of the primary victim has lowered. If you are between the age of 25 to 34 you are now the largest target for the crime (65+ has become the smallest). The bad news is that while identity theft nationwide is on the decline (8.9 million victims last year down from 9.3 million in 2005) the dollar amount per victim is going up (\$6,383 last year, up from \$5,885 in 2005) and so are the number of hours victims spend

cleaning up the mess (40+ hours last year, up from 28 hours in 2005).

We've all heard the saying "An ounce of prevention is worth a pound of cure". Yet, no one is practicing it in the pandemic of identity theft. Credit monitoring is nice but only 11% of consumers ever catch identity theft through this means. Identity Theft Insurance (according to many experts) is even more of a hoax. A product marketed by playing on the fears of American consumers which does nothing more than assist them in cleaning up the mess only AFTER their identity has been stolen.

A Different Approach

The following is a completely different approach to preventing and protecting yourself from identity theft. It is based on the reality that we live in a world now where there is zero privacy of personal data. Meaning that your name, address, phone number, social security number, date of birth (even your mothers maiden name) can be obtained by ANYONE for a fee.

If you're one who feels this is paranoid thinking let me tell you about Amy Boyer. In 1999 Miss Boyer had an old high school classmate (Liam Youens) come back into her life many years later. Mr. Youens obtained Amy's SSN and other personal information after paying Docusearch Inc. \$150. After Youens shot Miss Boyer to death he then turned the gun on himself. Today the company tells visitors to its website that "not all searches are available to the public" and some are reserved for the investigative and legal industry. *How's that for homeland security?*

With this "different" approach we break down identity theft into two distinct categories. 1.) Basic Identity Theft, and 2.) Credit Hijacking. By definition "Basic Identity Theft" is when the perpetrator steals your identity and then uses it to obtain NEW credit accounts for their personal gain. "Credit Hijacking" falls under a criminal stealing your identity in order to access and use your EXISTING credit accounts. Each type of fraud is different and therefore so is your plan of defense.

BASIC ID THEFT DEFENSE:

The best proactive defense against basic identity theft is through the placing of an “Initial Fraud Alert” on all three of your credit reports. This “Initial Fraud Alert” accomplishes three important factors:

- 1.) Your name and personal information can no longer be sold by the credit bureaus to ANY third parties for any marketing purpose (*i.e. credit card offers, loan solicitations or credit pre screenings*).
- 2.) No one can be approved for credit with your personal information until the creditor personally calls you at the telephone number you list on your consumer credit report.
- 3.) Requesting this initial fraud alert entitles you to a free copy of all three of your credit reports (*one copy from each of the three major credit reporting agencies*). Please be advised that this is an “Initial Fraud Alert” which lasts only 90 days. To extend the fraud alert and obtain the above mentioned benefits for 7 years you will need to write to each credit bureau at the address provided within your initial fraud alert confirmation letter (*Note: It is likely credit bureaus will make the extended alert harder to obtain as a great deal of their revenue comes from the third party rental and sale your information*).

CREDIT HIJACKING DEFENSE:

Most online merchants now utilize a security feature known as “Address Verification Service” or “AVS”. AVS is a security feature for online merchants allowing them to only authorize credit card transactions for merchandise to be shipped to the same address which appears on the consumers credit card billing statement. If the address does not match that of the credit card billing statement the transaction will automatically be declined. In other words, if someone gets your credit card number, expirations date and CVV code (the three digit code on the back of the card) the only way a transaction can be authorized online is if the merchandise is shipped to the SAME address that your credit card billing statement is currently sent to. This is what makes credit hijacking so dangerous. When a

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