

# **Identity Theft; The Other You Has Stolen Your Identity ~ How to Stop Him/Her!**



**"Preventative Measures You Can**

# Take to Reduce the Chance of Identity Theft from Happening to You" . . .

*by Terry Clark*

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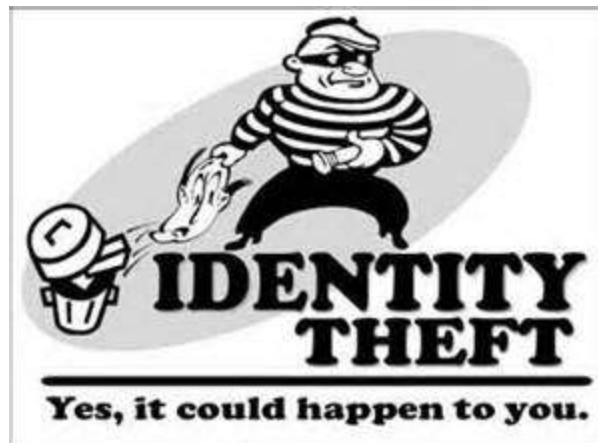
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#1. What is Identity Theft?

Identity theft is a crime. Identity theft is a term used to refer to all types of crime in which someone illegally obtains and uses another person's personal data in a way that involves lies or deception, mostly for economic gain.

Identity thefts is one of the fastest growing crimes in the country and what can be really frustrating about this is that you cannot really know how fast it is growing. Not only are identity theft cases hard to solve, they are also hard to detect. There are identity crimes that are not solved until after a decade because of the lack of information. Remember that though these crimes may be easily detected through credit card purchases, there are some con artists that do not use that avenue. What they do is just assume your name and personal history and use it as their own.

Unlike your fingerprints, which is impossible to copy, your personal data especially your Social Security number, your bank account or credit card number, your telephone number, and other identifiable data can be used, if they fall into the wrong hands.

In the United States and Canada, for example, many people have reported that unauthorized persons have taken funds out of their bank or financial accounts and in the worst cases, took over their identities,

obtaining huge debts and committing crimes while using the victims's names. In these cases, the victim's losses may include not only financial losses, but additional financial costs associated with trying to restore his reputation.

In recent years, the Internet has become the perfect place for criminals to obtain personal data, such as passwords or even banking information. In their haste to explore the exciting features of the Internet, many people respond to "spam" unsolicited E-mail that promises them some benefit but requests identifying data, without realizing that in many cases, the requester has no intention of keeping his promise. In some cases, criminals reportedly have used computer technology to obtain large amounts of personal data.

If you have received mailed in applications for "preapproved" credit cards, but have thrown them in the garbage can without tearing up the enclosed materials, criminals may retrieve them from the trash and activate them without your knowledge. (Some credit card companies, when sending credit cards, have adopted security measures that allow a card recipient to activate the card only from his or her home telephone number but this is not yet a universal practice.) Also, if your mail is delivered to a place where others have ready access to it, criminals can just intercept and redirect your mail to another location so that they will receive them.

With enough identifying information, a criminal can assume an individual's identity and conduct a wide range of crimes: for example, applications for loans and credit cards, withdrawals from bank accounts, use of telephone calling cards, or obtaining other goods or privileges which the criminal might be denied if he were to use his real name.

If the criminal takes steps to ensure that bills for the falsely obtained credit cards, or bank statements showing the unauthorized withdrawals, are sent to an address other than the victim's, the victim may not even be aware of what is happening until it is much too late when the criminal has done much damage to the victim's assets, credit, and reputation.

## #2. Tips to Prevent Identity Theft

The time it takes for a victim to recover from identity theft can be extensive, and while the wounds aren't physical, they are psychological and life-changing in several ways.

Identity theft occurs when someone steals personal information and pretends to be you to obtain credit cards, loans, and even jobs by using your work references.

Identity thieves only need to know your Social Security number, name, and address to wreck your good credit. Using easily accessible public records, they can learn your place of employment, date of birth, and mother's maiden name. They can open a credit card account and immediately charge up to the limit with no intention of paying.

Credit cards can be obtained through banks and credit unions as well as chain stores. Many offers for "pre-approved" credit cards come in the mail.

Getting a credit card issued by department stores is simple. Only two forms of ID are required: a driver's license with a picture ID and a second identification, like another credit card or your Social Security card.

What steps should you take to protect your identity with credit cards?

Ask stores at which you are applying for credit how they safeguard credit applications. Ensure that they are treated as secure documents.

Ask businesses how they store and dispose of credit card transaction slips. Ensure that proper safeguards are in place to treat these documents securely.



Never give credit card numbers or other personal information over the phone unless you initiate the call. Even if you initiate the call, ensure that the called party is not using a cellular or other mobile phone.

Carry only the credit cards needed for the current trip. Most people carry all their credit cards with them at all times.

The garbage bags are not a secure place for old or pre-approved cards. Tear them up before throwing them away. Thieves can retrieve these documents and open credit accounts with new addresses.

Keep a list or photocopy of all credit accounts, along with expiration dates and phone numbers to call in case of theft. Keep this list in a secure spot at home.

When you purchase items with credit, always take your credit card receipts with you. Never toss them in a waste basket.

Do not have boxes of new checks delivered to your home. Arrange to pick them up at the bank or credit union.

(Do not write credit card numbers on checks).

If you have applied for a new credit card and it does not arrive, contact the issuer.

Avoid giving credit card numbers over the phone if you are in a public place. Even at work, others may overhear and use the information.

### #3. Safeguarding Your Social Security Number

High tech communications have raised notoriety in the rampant theft of identification numbers. The mightiest business tycoon down to the lowest ranking employee in a corporation, company, or any enterprise owns a kind of identity number attached to his being member to any social security group, or kind of financial management for use in billings, daily expenditures, and savings. It maybe, identification number on social security, insurance, banks, or anything that could be a means to access individual cash settings, or safekeeping. Identity number is enough to allow a loan process, cash credits, or deposits.

Other identity numbers, such as specialized ATM's, Credit Cards, Master Cards, issued for high end use, and benefits with high potential credibility, are approved and released on strict and stiff screening process that allow the individual, to use on

international travel and expense abroad, instead of carrying cash bulk, or money transfers that entail more time and effort. Using any credit account or savings deposit card in today's modern-day purchasing is most convenient and safe.

## How to Evade Being a Victim to Identity Number Social Theft

- Never disclose your personal address and telephone directory that easy to anybody, unless you fully trust a person, or, he's proven to have displayed the best of character, habits, and attitude for a number of years in your lengthy work, and friendly experiences together.

- If you are using see-thru plastic envelopes for documents in process, try to shield them from direct curiosity of anyone. Exposed content identity number on way to documentation and office tours could be stolen instantly by a mere peep. People are trained so effectively for certain specific purposes, right or wrong. Remember, individuals have personalized objectives to work out with, on various angles they're trapped into. And, possibly, one of those identity number social thefts may be tagging along target workplace areas for their misdemeanors.

- Be vigilant about consistent updates on Credit Annual Reports Thru it, you'll know if there had

been a change in the gap and frequency of transactions on loans and utility billings, and its outstanding balances. Take a note if there are irregularity listings on address and other basic data.

- Don't answer directly from your landline telephone, nor you'd reply straight to the caller in his telephone or mobile unit for any demand on your personal identity number, or number. Queries needing response that you find doubtful should be replied direct to the office referred to, in the call. Possibly, try to research about the whereabouts of the place mentioned, if there are any.

- Provide password to your network accounts to avoid general access in the https site that could be notably encrypted by general computer users. Never give personal information tips to any website if they are not locked with SSL (Security Socket Layer).

There are many reasons why Identity Numbers Social Theft does exist. Others start from habits to deviate from the usual norm of conduct, and insist on doing things negative. Some wants it the easy way to earn, but risks are, to their disadvantage. It takes years to redeem loses if we fall victim to it. Having attained full control in the "hide and seek" from the law games, it is futile to get immediate solutions.

We owe it to ourselves to be on guard against anyone seemingly of doubtful character.

#### #4. Robbing someones Credibility

Identity theft in a broad sense covers many categories in courtroom battles. When identity theft is set for trial, this is no ordinary stealing of one's number, or mere misrepresentation of some data common to salespeople, neither for the reason of lying, commonly mistaken as fraud for easier grounds to legal access.

Rather, it is the criminal deeds about the theft done by deception behind that stealing, misrepresentations, or lying. Identity theft and fraud is perfect combination to create a sophisticated crime in the immigration, espionage, frame up a crime, access to somebody else's finances for economic gains. Identity theft and fraud is worst than plain robbing of any material goods, or common personal belongings.

Notorious criminals gaining control over important data of checking accounts, credit cards, social security, telephone numbers, passwords to either website or bank accounts, certainly will create havoc. Aside from using influence over one's name

thru purported deceptions, he will continue committing bad actions under one's name to destroy long-established good reputation. Identity theft and fraud is one bundle of gigantic crime package that could start with a solicitous demand of one's social security, or telephone number.

From there on, a criminal goes on manipulating to get further data from the victim's trusted relatives and immediate family. Hands-on criminals never cease at one victim, unless they devour them, whole into his system. Once access is gained, will continue to finish with him rather than get started with another.

#### Common Ways to Evade Being a Victim of Identity Fraud:

1. It's a rare case that someone will ask you about your middle initial (mother's surname), if it happens, never divulge it. Obviously, banks or other financial management companies have already put them on records, and another attempt to get thru the like data is certainly created by somebody else's, other than where your inputs are.

2. Be careful not to throw away your returned checks on paid billings from your paying banks. There might be scavengers loitering around for the purpose of following up garbage to get checking account numbers, and other data.

3. Originally approved Credit Cards, or renewals of the same, may be delivered by servicemen who may try to get your personal data that are not commonly asked, such as birthdays, or expiry dates of your card. Refrain from it, instead, tell them to send you a written message, bearing the letterhead of the originating office that they need it, to add to your resume.

4. Never endorse any possible letter in your mailbox, if you go on vacation unless to a trusted friend or relative. Your letter bearing your address might not get into your hands at all, bits of essential information, leaked instead.

5. Always be aware if you're on call at a public telephone, somebody else may over hear you if you are transmitting some confidential matters concerning your personal identity.

Of course, no matter how careful, or effectively oriented a person may be, at times things just happen inevitably, or without much awareness. A possible victim of identity theft and fraud has only these offices to go in order to minimize further damage to his finances, reputation and disadvantage to his economy.

- Contact by all means the FTC (Federal Trade

Commission), and report the case immediately.

### #5. Reporting Identity Theft

If you are a victim of identity theft you are not alone. You are just one of those nameless individuals struggling to reclaim their identity. Countless people have been victimized by this crime and have lost everything. So if you are a victim tell other people and tell it to the right people.

Report identity theft:

If you have been a victim, do not hesitate to call the police or any authorities that can help you. Remember that this is not just a simple theft that you can just forget about afterwards. Losing your identity can have a lot of repercussions not only in terms of personal properties but also with social reputation. And because identity thieves are real slick, authorities would not know what is happening unless you tell them so. They would not even know that there are "two" you without you saying that there is. Only by making an effort to seek the proper authorities and report your case will you be able to help fight this growing criminal bandwagon.

Report identity theft to the police:



To report identity theft, you will need to visit your local police station. Many people find this experience intimidating. They may also worry that the police will try to hand the guilt over to them or make them feel stupid for being victimized in the first place. But this is not the case. The police in your area will probably have experience dealing with these types of crimes and will understand your feelings. Just remember their job is not to make you feel better, but to help you catch the criminal.

When you report identity theft to the authorities, take with you some evidence such as your credit report, statements from any accounts opened in your name without your authorization, and/or any other documentation that the crime has taken place. You'll also need to bring a list of all the accounts that have been affected by this crime, so the officer can include that list with your report.

Report identity theft to your creditors:

After you finish filing the report, you'll want to make many copies of your police report. Every creditor and financial institution with whom you do business should receive a copy of that report along with a letter explaining that you have been the victim of identity theft. Make sure that you hold onto the original police report because you may need to make even more copies. Copies should also be sent

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