

## Keep your identity safe - prevent data leak

Identity theft can happen to anyone at anytime. Usually this happens when someone steals personal identification from you such as a Social Security number, a credit card number, or a bank account number without your knowledge or permission. These types of theft involve such crimes as fraud, and other crimes. These crimes take on many forms. Thieves may rent an apartment, obtain a credit card or establish a telephone account in your name. Sometimes you may not even find out about the theft until it is too late. The only way to tell about the theft is by looking on your credit card statement, reviewing your credit report and noticing charges that you didn't make, or even having been contacted by a debt collector.

Thieves skilled at identity theft use a variety of ways to obtain your information. Rummaging through trash looking for bills or other paper with your personal information is one way they steal. They also will pretend to be a financial institution and call you, send spam, and use pop-up messages to entice you to reveal your personal information. Occasionally they will complete a change of address form to have your mail sent to another location. There is also the old fashioned way of stealing your purse, wallet or even your mail to obtain your identity information. Once they have this information the cat is out of the bag, so to speak, and anything is possible.

They may open another credit card in your name use your own credit card to make major purchases. Then when they don't pay the bills it becomes a record on your own credit report. Once in a while they will use your name to obtain utility services, wireless accounts, or cable TV. If they create bank fraud they may create counterfeit checks using your name and account number. They may even open a bank account and write bad checks. The other thing that could happen is that they could make a duplicate ATM card and withdrawal cash from your account. No matter how you look at it Identity theft is not pleasant.

Shred your bills once you paid them. This limits the dumpster diving thieves, the ones who go through your trash. Photocopy your credit cards and other important personal information. When out and about in the world carry only the necessities. You don't need to carry your Social Security Card, passport in your purse or wallet. By all means leave your checkbook at home. This check often has your bank account number on it as well as your telephone number, which is almost everything they need to begin stealing who you are, and causing major havoc with your good name.

When a theft occurs notify everyone you can think of including: memberships such as AAA, videos membership, and even library cards. You cannot let the thieves have any possible means of hurting you more than you have been already. Place a Fraud Alert to each of the three credit bureaus. A Fraud Alert means that that the creditors will call to make certain that it's actually you who is seeking credit. By all means inform your local police authorities.

Keep your identity in place. You want to enjoy the purchases you've made, and not have someone enjoying your good credit. Be smart, and if you feel the need you can pay a small fee to a firm that continually monitors your credit report for changes. A credit report is just as important as your banking account.

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### About the Author

If you are interested in [data leak prevention](#) providing identity safe, check Sam Miller new web-site.