

Fight Back Against The Growing Crime Of ID Theft

(NAPSA)—You can help protect yourself from identity theft (ID theft), the fastest growing crime in the U.S. ID theft remains the number one concern among consumers contacting the Federal Trade Commission (FTC). More than 500,000 people are victimized by identity theft each year, according to the Privacy Rights Clearinghouse, and the numbers keep growing.

ID Theft is...

A crime in which an imposter steals personal information from a victim, such as Social Security and driver's license numbers, to obtain credit, merchandise or services in the victim's name. The individual affected by the crime is often left with a damaged credit history and a time-consuming and often complicated task of restoring their financial health.

Moving from Prevention to Recovery and Resolution

Up until recently, many of the resources surrounding ID theft have focused solely on how consumers can protect themselves from becoming victims. But, as a result of the continuing increase in ID theft victims, more organizations are developing programs to help those already victimized recover their losses, restore their good credit and resolve their issues.

Chris Lewis, senior vice president and chief privacy officer with Providian Financial, one of the largest credit card issuers in the

Consumer Tips To Help Prevent Identity Theft

- Don't write your personal identification number (PIN) on your ATM/Debit Card. Don't write your Social Security number and/or credit card number on a check.
- When using your ATM, cover your hand when entering the PIN number.
- Ensure that you know the person/entity you are giving personal information to over the Internet.
- Order copies of your credit report at least once a year from each of the three major credit bureaus, ensuring all of the information is accurate.
- Monitor your accounts and monthly statements thoroughly to ensure that all the activity is accurate. If your account statements are late, immediately contact your bank(s) to ascertain if and when they were mailed.
- Always thoroughly tear or shred papers containing personal information, such as pre-approved credit offers.
- Only do business with Internet companies that use a secure form to capture private information, such as account numbers or credit card numbers. (The key or lock symbol on your browser status bar indicates whether or not a page is secure.)
- Ensure your computer(s) are equipped with anti-virus protection and firewalls to help keep trespassers out.
- Shut off/disconnect your computer from the Internet when not in use.
- Avoid purchasing a product from a merchant or an auction site where the deal looks "too good to be true," because it usually is.
- If you suspect your identity has been stolen, immediately contact your financial institutions and the police. Consumers also should call the Federal Trade Commission at 1-877-ID-Theft. Learn more about protecting your good credit at www.providian.com/creditcare.



U.S., says the responsibility for helping to prevent ID theft lies both with companies and consumers. "With the ever-increasing concern in the marketplace over ID theft, it is critical that organizations continue to educate consumers on ID theft prevention, offer them choices to strengthen the protection and privacy of their

personal information, and provide resources for helping them recover their losses and restore their financial health."

Since most victims do not know that their personal information has been stolen and compromised, it's important for you to actively protect yourself from becoming a victim of identity theft.