

Travelers' Aid: Protect Your Identity While Traveling

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(NAPSA)—All across the country, Americans are eagerly embarking on vacations to “get away” from their daily routines.



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But increasingly, crimes related to identity theft and credit fraud are “following” vacationing Americans who are enjoying themselves while relaxing abroad or in cities

across the U.S.

With the growth of global banking and ubiquitous ATMs, travelers no longer rely on currency exchanges and loose travelers checks to purchase items. However, this convenience is also being capitalized on by identity thieves who—after getting their hands on your credit and ATM cards, checks and personal information—can wreak both short and long-term havoc on your bank accounts and credit reputation.

So, how can you minimize your chances of becoming a victim of identity theft/credit fraud while traveling? Moreover, what steps can you take if you are, or fear you may become, a victim of such crimes?

TransUnion, a leading global information solutions company, has developed the following helpful tips as good starting points.

- Do not carry your extra credit cards, Social Security card, birth certificate, passport or any travel papers in your wallet or purse except when necessary.

- Never leave your purse or wallet unattended.

- Beware of distractions that criminals often scheme up to draw your attention away from your personal items so they are able to steal them without your knowledge.

- Limit the number of credit cards you take with you on a vacation or business trip.

- Never give any credit card, bank, or Social Security information to anyone by telephone, unless you can positively verify that the call is legitimate.

- Memorize your passwords and personal identification numbers (PINs) so you do not have to write them down. Also, be aware of your surroundings when entering your PIN.

- Act quickly in notifying law enforcement if you realize that you're missing items containing your personal information.

- Keep multiple copies of important phone numbers, such as for your credit card company, your bank and TransUnion's Fraud Victim Assistance Department, in a separate area of your luggage.

By following these simple steps, travelers can reduce the likelihood of coming home to ruined credit reports and overdraft fees (if using ATM/bank cards). These devastating problems lead to disrupted financial and personal lives—not to mention higher expenses for future financial services.

For more information on identity theft and credit fraud, visit this special section of TransUnion's Web site at www.transunion.com/fvadinokit.