

SAFETY SENSE

Protecting Yourself Against Identity Theft: You Can't Be Too Careful

(NAPSA)—Though incidences of identity theft often increase during the holidays, consumers are advised to protect themselves—and their credit—all year long.

The holidays are a prime time for identity theft because people are using their credit cards more often and, with long lists and children in tow, they may be distracted while shopping. It is therefore especially important to protect yourself from identity theft traps.

On the other side of the law, identity thieves know this is an opportune time of year because the evidence of their crimes can easily get lost within the clutter of holiday shopping and credit card bills. With billions of dollars lost and millions of Americans as victims each year, identity theft is the No.1 complaint for consumers in the United States.

What is identity theft?

Identity theft occurs when someone uses your personal information—such as your name, Social Security number, credit card or bank information—without your permission in order to establish fraudulent accounts in your name. The Federal Trade Commission estimates that 9 million Americans have their identities stolen each year.

“Identity theft is a cruel crime that can continue beyond someone losing their money or personal property; it’s a crime that can rob innocent men and women of their good credit, reputation and financial well-being, without them ever knowing it has occurred,” says Robert Boxberger, senior vice president of Credit Risk for the credit card division of Washington Mutual (WaMu).



Use your free hand to block the view whenever you punch in your pin.

No one is immune to identity theft. Criminals will try to steal your identity through various ways including mail, e-mail and phone conversations. And they will try new methods like “shoulder surfing” and “phishing” to gain access to your credit card account and make unauthorized charges.

“Unsuspecting consumers should watch out for ‘shoulder surfers’—individuals who look over your shoulder or aim a cell phone camera in your direction to try to get pictures of your credit or debit card number and videos of you entering your PIN number at ATMs, banks or stores,” adds Boxberger. “Phishing is an attempt to fraudulently acquire sensitive personal information such as your SSN, credit card account or birth date by masquerading as your bank, typically in an e-mail that will direct individuals to a seemingly legitimate Web site, although phone contact has also been used.”

So what can you do to protect yourself against identity theft?

Sadly, you can’t completely prevent identity theft even if you take precautions. Apply common sense and be more aware of your actions and your surroundings, including:

- Use your free hand to block the view while you punch in your PIN on a keypad when making a purchase or cash withdrawal.

- Place credit card receipts in your wallet instead of your shopping bags. This will make it more difficult for a pickpocket to grab receipts out of your bag when you may be otherwise distracted.

- If you shop online, don’t provide your credit or debit card information to any business unless you are certain that the merchant is legitimate.

- Beware of phishing scams that attempt to solicit your personal information by posing as legitimate Web sites. Actual banks and credit card companies will not contact you by e-mail informing you of problems with your account and requesting your account number or other personal information.

- Obtain a free copy of your credit report each year. It’s wise to make certain all of the activity on your report is legitimate and accurate. This is one way to find out if anyone has opened unauthorized accounts in your name. You can receive a free copy of your own credit report once every 12 months at www.annualcreditreport.com.

“It’s an unfortunate reality that consumers today have to be more vigilant than ever in protecting themselves,” concludes Boxberger. “You can never be too safe when it comes to your personal information. By understanding the risks and taking extra precautions, you can give yourself the best gift of all: peace of mind.”