

# Consumer Corner

## Protecting Yourself From Identity Theft

by Mark Ciampa

(NAPSA)—Whenever consumers use a credit or debit card to make a purchase, either in person or online, they put themselves at risk for identity theft.

One retailer in 2007 reported the largest single data security breach. Over 45 million card numbers were stolen by cyber attackers, although that number may exceed 100 million.

Attackers who stole these cards have charged over \$83 million to consumers' accounts and even set up their own Web site to sell these stolen credit card numbers to other criminals. And all of this was just a single theft from one retailer.

Fortunately, there are steps that consumers can take to protect themselves. Security experts recommend that you regularly check the accuracy of your personal credit report to ensure that an attacker has not created a new charge account under your name.

For instance, it's possible to request online one free credit report from each of the three national credit-reporting firms—Equifax, Experian and TransUnion—at <http://www.annualcreditreport.com>.

Because you may receive one free report every 12 months, it's wise to rotate your requests throughout the year (on January 1 request a report from Equifax, on May 1, from Experian and on September 1, from TransUnion).



**Security experts recommend regularly checking your personal credit report to ensure that an attacker has not created a new charge account under your name.**

There are other features on this Web site, such as your credit score, that will require you to pay for them, although your credit reports are free.

Another suggestion is to do your security homework. For example, "Security Awareness, 2nd Edition" (Course Technology, Cengage Learning) provides a basic introduction to practical computer security for all users, from business professionals to students to home users, to protect yourself and your computer from attacks.

Learn more at [www.course.com](http://www.course.com).

*Author and security expert Mark Ciampa is Assistant Professor of Computer Information Systems at Western Kentucky University in Bowling Green, Ky.*