

Combatting One Of The Fastest Growing Crimes In America

Identity Theft Is The Fastest Growing Crime In America, But There Are Ways To Protect Yourself

(NAPSA)—Twenty-seven million Americans have been victims of identity theft in the last five years, according to the Federal Trade Commission. While identity theft could be anything from a hacker breaking into your online checking account to a thief using a stolen check, it is most often reported as credit card fraud (forty-two percent of incidents).

Avoid Identity Theft

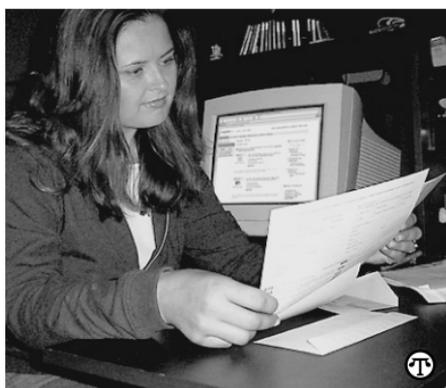
To help combat this growing problem, leading credit card provider Capital One and Robert Hammond, author of the book, *Identity Theft, How to Protect Your Most Valuable Asset* have joined forces to tell Americans how to prevent identity theft and what to do if they do become a victim.

“Although credit cards offer a great deal of convenience to consumers, it is important to realize what can happen if they fall into the wrong hands. Capital One helps by guaranteeing its customers 100 percent fraud protection on any charges that are not made by the card holder,” said Diana Don, Director of Financial Education at Capital One. “With the increase in identity theft, it is crucial to arm consumers with the knowledge to prevent fraud, and the tools to recover if they do become a victim.”

Review and React

One of the keys to preventing identity theft is awareness. Consumers should always pay attention to their billing cycles and contact their creditors if bills do not arrive on time. Additionally, credit card users should know that identity theft is not committed just by anonymous hackers from a far-away computer. In fact, according to the Federal Trade Commission, approximately 15 percent of individuals who reported identity theft were victimized by someone they knew.

“Most Americans don’t believe they could become a victim of



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identity theft,” said Hammond. “But what they don’t know is that a growing number of identity theft crimes are committed by friends or family members. We’re working to educate Americans on the realities of this crime, and provide them with simple tips to reduce their risk of becoming a victim.”

People should always be protective of personal information and never leave credit cards, credit card bills or solicitations lying around—keep them in a safe place, or better yet, shred them. Individuals should also be extremely careful when selecting PIN numbers.

Hammond strongly advises against using personal information that people know such as your birthday or street address. Also, for added security, delete your Social Security number from your driver’s license.

“Consumers should never write down their passwords or carry them in a wallet or post them under a computer keyboard,” says Hammond, “as they can easily fall into the hands of the wrong people.”

Keep Details

To help victims track their actions taken to handle this situation, Capital One offers an “Identity Theft Fraud Action Tracking Sheet.” It is available at www.capitalone.com/credit101.