

MANAGING YOUR MONEY

Ways To Fight Identity Theft

(NAPSA)—If you want to know how to stop an identity thief, it may help to ask a man who cashed \$2.5 million in bad checks before his 21st birthday.

“A consumer’s best plan for protecting their identity is to monitor their credit history. The more often you check your credit, the less likely you are to lose it,” says Frank Abagnale, master con man turned consultant, whose tale is now a major motion picture, *Catch Me If You Can*.

So how do you monitor your history? One way is with technology. A number of today’s security tools automatically monitor credit standings and inquiries made about credit histories. To help consumers use such tools effectively, PrivacyGuard offers this list of questions to consider:

- Does the service provide a credit report from all of the three major bureaus—Experian, Equifax and TransUnion? It should, since each bureau maintains its own separate records.

- Is all information combined on one report? Look for a service that combines the data into what’s called a triple bureau merged report.

- How often will you receive automatic updates? Some services offer quarterly, monthly or daily reporting whenever a new credit line is opened in your name, when derogatory information is entered in your record or when a company asks to look at your record.

- Are credit scores included in the report? The majority of lenders use some sort of credit



Credit Where It’s Due—Consumers can protect themselves from identity theft by checking their credit reports regularly.

scoring model to help predict what kind of credit risk you may be.

- How often can you request a credit report without paying extra? Some services charge for a report generated more than once a year.

- How are credit reports delivered? Some consumers prefer online delivery while others want their report sent through the U.S. Postal Service.

- Is identity theft insurance available? This coverage can cover certain expenses you have to pay if your identity is stolen.

- Is help available in understanding your credit report or in recovering from identity theft? Look for a service that provides customer service and counseling.

To learn more, visit www.privacyguard.com, www.creditreportplace.com or call 1-800-37-GUARD (1-800-374-8273).

PrivacyGuard provides members with an accurate and easy-to-understand summary of their credit reports from the nation’s top three credit reporting agencies, toll-free access to representatives who can help you understand your reports, regular credit report monitoring, and additional benefits detailed at www.privacyguard.com. A three-month trial PrivacyGuard membership and a triple-merged credit report can be enjoyed for only \$1. The trial membership can be canceled at any time during the three-month trial period by calling toll free and the member will owe nothing further. Unless the member calls to cancel, the membership will be extended automatically for an entire year at the \$79.99 annual fee and automatically renewed annually upon expiration at the then-current annual fee, billed to a credit card account, without the member having to do anything further. Additionally, members may call toll free to cancel at any time and receive a pro rata refund.