

# **Protect Yourself Against Identity Theft**

**Sound Advice from**

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Chances are, you know someone who has been a victim of identity theft. If that “someone” is you, the consequences are all too familiar, the devastation all too real. This type of crime is skyrocketing; In fact, the number of Americans who have stolen identities each year now surpasses 10 Million.

Identity theft, depending on the type, can take years to repair. Thieves aren't just opening up credit card accounts under your name, they're abusing your utility services, using counterfeit checks, making ATM withdrawals, taking out loans, getting your driver's license with their own picture on it ... the list is lengthy, and the effects are crippling.

Are you helpless to protect yourself against these sophisticated crooks? Is it inevitable that someday you will join the list of identity theft victims? Hopefully not.

Most Americans don't notice their compromised identity until it's too late. It's important to educate yourself on the different warning signals when your identity is stolen.

Here are some key signs to indicate your identity may have been compromised:

- Denied credit or loan applications that have been denied for no apparent reason
- An interruption in receiving bank statements
- Receiving a new credit card you did not apply for
- Receiving mysterious bills from places you neither visited nor purchased services from
- Unexpected notices from collection agencies
- IRS notification that more than one tax return was filed for you

These warning signs may indicate there already is a problem, so if you are looking to take a more proactive approach, there are many identity theft protections services available. Just like any financial decision, you should do your homework before selecting the service that's right for you. Your evaluation should consider these key aspects:

**Security --** A good company should provide fraud-monitoring features along with good fraud alerts.

**Reputation –** Client history and customer satisfaction are critical aspects in establishing your trust.

**Recovery --** If your identity gets stolen, does the company have the resources to take action quickly to stop it from happening further? Will they provide help in filing the required reports, recovering stolen information, and in disputing any unauthorized transactions in your account?

**Customer Service -** Companies that have experienced staff to guide you through any problems you encounter will provide a much-needed security blanket.

**Transferring your monthly financial statements from “snail mail” delivered statements to electronic statements can also provide further protection against identity theft. Fraudsters often use your home mailbox as a hotbed for information theft. When you receive your statement electronically, that is one less piece of information sitting vulnerably in your mailbox. The risk of hackers accessing your information electronically still exists, however the level of security surrounding this information is strong and getting stronger every day.**

**For more information, go to [www.identitytheftprotection.org](http://www.identitytheftprotection.org). Anyone who has suffered through the ordeal of identity theft will undoubtedly advocate that an ounce of protection is worth a pound of cure.**