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[Can You Stop Credit Card Identity Theft?](#)

Credit card identity theft can be a very costly problem. In today's world of increasing credit card usage, it is no longer a rare instance where a criminal may be able to make use of your credit card for his own gain. He does not need to have your "plastic" in order to commit such a crime. All he needs will be your number and your personal information. Such a crime has been known as identity theft.

Credit card identity theft can happen in a variety of ways. Almost everyone using a credit card can be an unwilling victim. With all business and financial transactions done through computers and online means, it has made information very valuable as well as very vulnerable to theft. Your personal information has become a very valuable asset.

Anyone who can get hold of it can use it to their advantage at your very expense. Identity theft is basically the act of using your personal information without your knowledge to commit fraud or other crimes. On credit card identity theft, it could mean that such criminals can use your account for their own purchases.

How can such crime happen to someone like you? If you use your credit card on your regular purchases, there are a lot of chances that a criminal can get hold of your credit and personal records. If you hand out your credit card to servers at restaurants, you might be making yourself vulnerable to identity theft. If you sign your credit cards, criminals may be able to make use of your signature to commit a variety of crimes under your name.

Your personal information should be on your own safeguard because a lot of crimes can be committed using your own records. It can be as easy as calling your own credit card issuer to change your billing address once they get hold of your credit card information. The impostor can then run charges on your account without you even knowing it because your bills are being sent to a different address.

Hopefully the information presented so far has been applicable. You might also want to consider the following:

With your stolen credit information in the wrong hands, impostors may also be able to open new credit card accounts in your own name. When using these credit cards and foot the bill in your name, such delinquencies will be reported on your credit report.

This will make it harder for you to upgrade or make effective use of your own credit account because of your worsening credit record without you even knowing it. It can even go as far as using your name to the police during an arrest. If they do not appear in court to answer the charges, a warrant of arrest can be issued on your name and sent to your address.

Identity theft can be a very disturbing and costly problem. It is all the more important of trying to safeguard your credit information from getting into the wrong hands. You must try not to give your personal information to anybody without checking out on them. Make sure that you trust your personal records only to people and institutions that you can trust. Take the necessary precautions on making sure that you still have control of your credit accounts.

Always be aware of your credit reports and see to it that you are aware of anything out of the ordinary that may come up on your credit records such as purchases that you haven't made yourself. Try to report any discrepancies immediately to the authorities. You can even have your account temporarily blocked in order to prevent further losses.

Do not forget to report it to the fraud agencies in your area so that everything can be done to apprehend and arrest the offenders as early as possible. Remember, the way you give out your personal information can have its corresponding consequences. Always be careful and be on the alert before you ever regret what you might have done.

Don't limit yourself by refusing to learn the details about Identity Theft. The more you know, the easier it will be to focus on what's important.

About the Author

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