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# [How to Protect Yourself From Identity Theft](#)

Have you ever wondered if what you know about Identity Theft is accurate? Consider the following paragraphs and compare what you know to the latest info on Identity Theft.

A lot of people seem to be getting worried about the rampant occurrence of identity theft. Many and many people seem to be becoming victims of such a growing threat. What exactly is identity theft and how can it do damage to our lives? It is becoming more of a problem that requires immediate solutions that can really put a stop to it. In order to be able to do something about it and protect ourselves against it, we must first be able to understand what it is.

Identity theft happens when someone you do not know begins using your personal information for fraud and other crimes without your knowledge. Criminals can get it in a variety of ways. They can steal your personal information from your credit records. They can also get it from your credit and bank statements that come by mail.

Your identity can also be stolen by simply getting your credit card number or your signature that appears on it. Criminals can do a number of by making use of your Social Security number. They can also get hold of your personal information by hacking it out on the Internet.

Criminals can do a lot of things once they steal your personal information. With your credit card records, they may be able to call your credit card issuer and make arrangements to change your billing address. Once it is done, they can then charge purchases on your account without you knowing it.

Think about what you've read so far. Does it reinforce what you already know about Identity Theft? Or was there something completely new? What about the remaining paragraphs?

And because your billing statements are being sent to a different address, it may take some time before you become aware that someone is using your card. Criminals may also be able to open up new accounts on your name and use it without paying the bills. You will realize this as a problem when the delinquent accounts turn up on your credit report.

Criminals can also establish a phone and wireless service in your name and use it as their own. They can also open new bank accounts and write bad checks on it. They can take out a loan under your name and even get new identification cards with your name but with their picture. They can also go as far as using your name to the police if they get arrested.

And in case they do not show up in court during the legal proceedings, a warrant of arrest can be issued on your name and sent to your home for a crime that you have no idea about. You can see how difficult it can be having your identity stolen. Damaging and costly consequences await any victim.

If you need protection from identity theft, all you will need is look in the mirror. Protecting ourselves from identity theft will primarily depend on us. We must be able to understand that such a problem exists and we must be very careful in giving our personal information to anyone. Our personal information has become one of our very valuable possessions. We should be able to treat it like gold. And in case evidence suggests that someone may have already stolen it, there are steps that you can take to protect yourself from further damage.

For your credit accounts, you can report it to the different fraud agencies who can issue a fraud alert on your account. This alert would notify creditors to contact you every time a new account is being made under your name. You can also have your affected credit accounts closed to stop further violations. Report also your problem to the police as well as the FTC in order to make the necessary legal arrangements and cases in the event that the perpetrators are apprehended.

About the Author

By Anders Eriksson, now offering the **host then profit** baby plan for only \$1 over at [Host Then Profit](#)

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