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## Tips to Prevent Identity Theft

The time it takes for a victim to recover from identity theft can be extensive, and while the wounds aren't physical, they are psychological and life-changing in several ways.

Identity theft occurs when someone steals personal information and pretends to be you to obtain credit cards, loans, and even jobs by using your work references.

Identity thieves only need to know your Social Security number, name, and address to wreck your good credit. Using easily accessible public records, they can learn your place of employment, date of birth, and mother's maiden name. They can open a credit card account and immediately charge up to the limit with no intention of paying.

Credit cards can be obtained through banks and credit unions as well as chain stores. Many offers for "pre-approved" credit cards come in the mail.

Getting a credit card issued by department stores is simple. Only two forms of ID are required: a driver's license with a picture ID and a second identification, like another credit card or your Social Security card.

What steps should you take to protect your identity with credit cards?

Ask stores at which you are applying for credit how they safeguard credit applications. Ensure that they are treated as secure documents.

Ask businesses how they store and dispose of credit card transaction slips. Ensure that proper safeguards are in place to treat these documents securely.

Never give credit card numbers or other personal information over the phone unless you initiate the call. Even if you initiate the call, ensure that called party is not using a cellular or other mobile phone.

The information about Identity Theft presented here will do one of two things: either it will reinforce what you know about Identity Theft or it will teach you something new. Both are good outcomes.

Carry only the credit cards needed for the current trip. Most people carry all their credit cards with them at all times.

The garbage bags are not secure place for old or pre-approved cards. Tear them up before throwing them away. Thieves can retrieve these documents and open credit accounts with new addresses.

Keep a list or photocopy of all credit accounts, along with expiration dates and phone numbers to call in case of theft. Keep this list in a secure spot at home.

When you purchase items with credit, always take your credit card receipts with you. Never toss them in a waste basket.

Do not have boxes of new checks delivered to your home. Arrange to pick them up at the bank or credit union.

Do not write credit card numbers on checks.

If you have applied for a new credit card and it does not arrive, contact the issuer.

Avoid giving credit card numbers over the phone if you are in a public place. Even at work, others may overhear and use the information.

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