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What is Identity Theft?

Identity theft is a crime. Identity theft is a term used to refer to all types of crime in which someone illegally obtains and uses another person's personal data in a way that involves lies or deception, mostly for economic gain.

Identity thefts is one of the fastest growing crimes in the country and what can be really frustrating about this is that you cannot really know how fast it is growing. Not only are identity theft cases hard to solve, they are also hard to detect. There are identity crimes that are not solved until after a decade because of the lack of information. Remember that though these crimes may be easily detected through credit card purchases, there are some con artists that do not use that avenue. What they do is just assume your name and personal history and use it as their own.

Unlike your fingerprints, which is impossible to copy, your personal data especially your Social Security number, your bank account or credit card number, your telephone number, and other identifiable data can be used, if they fall into the wrong hands.

In the United States and Canada, for example, many people have reported that unauthorized persons have taken funds out of their bank or financial accounts and in the worst cases, took over their identities, obtaining huge debts and committing crimes while using the victims's names. In these cases, the victim's losses may include not only financial losses, but additional financial costs associated with trying to restore his reputation.

If you base what you do on inaccurate information, you might be unpleasantly surprised by the consequences. Make sure you get the whole Identity Theft story from informed sources.

In recent years, the Internet has become the perfect place for criminals to obtain personal data, such as passwords or even banking information. In their haste to explore the exciting features of the Internet, many people respond to "spam" unsolicited E-mail that promises them some benefit but requests identifying data, without realizing that in many cases, the requester has no intention of keeping his promise. In some cases, criminals reportedly have used computer technology to obtain large amounts of personal data.

If you have received mailed in applications for "preapproved" credit cards, but have thrown them in the garbage can without tearing up the enclosed materials, criminals may retrieve them from the trash and activate them without your knowledge. (Some credit card companies, when sending credit cards, have adopted security measures that allow a card recipient to activate the card only from his or her home telephone number but this is not yet a universal practice.) Also, if your mail is delivered to a place where others have ready access to it, criminals can just intercept and redirect your mail to another location so that they will receive them.

With enough identifying information, a criminal can assume an individual's identity and conduct a wide range of crimes: for example, applications for loans and credit cards, withdrawals from bank accounts, use of telephone calling cards, or obtaining other goods or privileges which the criminal might be denied if he were to use his real name.

If the criminal takes steps to ensure that bills for the falsely obtained credit cards, or bank statements showing the unauthorized withdrawals, are sent to an address other than the victim's, the victim may not even be aware of what is happening until it is much too late when the criminal has done much damage to the victim's assets, credit, and reputation.

Now might be a good time to write down the main points covered above. The act of putting it down on paper will help you remember what's important about Identity Theft.

About the Author

By Anders Eriksson, feel free to visit his soon to be top ranked Perpetual20 training site: [Perpetual 20](#)

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