

Avoid theft of personal data

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On August 5, 11 people were indicted for stealing 40 million debit and credit card numbers, the largest hacking case the U.S. Justice Department has ever prosecuted. Yet, it is only a fraction of the 220 million records containing sensitive, personal information that have been compromised since January 2005, according to the Privacy Rights Clearinghouse.

Not every breached record results in a case of identity theft; however it should come as no surprise that identity theft reportedly increased threefold in 2007 from the previous year. Fortunately, there are several ways to prevent personal information from becoming another statistic.

There are a wide variety of identity theft protection services available varying by price, method of protection and reimbursement in the event a consumer's identity is compromised. However, there are plenty of simple precautions proactive computer users can take that will reduce their personal risk levels at no cost besides time and effort.

Sam Phuon, a technical support agent at Socket, a Missouri-based phone and Internet provider, and a victim of identity theft himself, offered precautions.

"Even though I consider myself something of a technology expert, I had a tendency to be carefree about online security until I became a victim myself," Phuon says. "Now, I take several precautions such as monitoring my bank statements regularly."

According to Phuon, the best first step to take is to obtain a free annual credit report from www.annualcreditreport.com and monitor it closely for unfamiliar activity such as a bank account you don't remember opening.

"Don't be fooled by look-alike sites that promise free reports when subscribing to their credit-monitoring services," cautions Phuon. "If in doubt, order by phone."

Next, request a free public records report from ChoicePoint (www.choicetrust.com). These are the same reports used by many businesses, non-profit organizations and government agencies to help them make decisions on hiring, insurance, housing and more. Phuon suggests scanning this report for false addresses and other inaccuracies that might be related to fraudulent activity.

There are plenty of easy, tangible steps to take in order to reduce the risk of identity theft. Use a mailbox

that locks and switch from paper bills to electronic bills whenever possible. Shred confidential mail and credit card pitches using a crosscut paper shredder to deter potential dumpster-diving identity thieves. Never carry paper checks or a social security card because the cost of losing them is just too great.

Get educated. Web sites such as www.identitytheft.org and <http://www.ftc.gov/bcp/edu/microsites/idtheft/> maintain huge libraries of information on how to avoid being victimized, and what to do if it has already happened. Gauge your personal safety risk, and find tips for lowering it, by taking the 10-question safety quiz at www.idsafety.net. If you believe that you are a victim of identity theft, contact www.idtheftcenter.org. Volunteers there can walk you through the process of restoring your identity.

"Most people have a tendency to be complacent about protecting their identity online until it's too late," says Phuon. "Take it from me, these tips should save you the hassle of the phone calls and paperwork necessary to correct fraudulent transactions in your name."