

The Active Consumer

Keeping Your Identity Yours

(NAPSA)—In today's high tech environment, creditors say it can be just as important to protect who you are as what you have.

There are more than half a million reported cases of identity theft—stolen Social Security, drivers license and credit card numbers—every year. The crime can cost its victims thousands of dollars and take months or even years to recover from.

Identity theft has three victims: Consumers, lenders and credit reporting agencies.

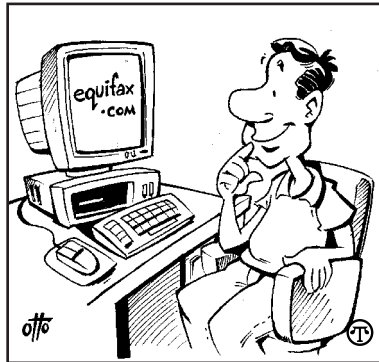
- Consumers' lives and finances can be turned upside down by identity theft. A criminal armed with the right information can purchase items ranging from shoes to houses with someone else's credit—and it can take as long as 14 months to discover.

- Merchants, retailers and banks lose millions every year to identity fraud.

- A credit reporting agency enables lenders to make appropriate risk decisions with accurate and timely information. The agencies work with consumers and creditors to restore a victim's credit history to accuracy.

The nature of identity theft is what makes it difficult to detect. Consumers often do not realize that they are being victimized until it is too late.

Experts say one of the best ways to avoid falling prey to an identity thief is to regularly order



Consumers should monitor their credit records to protect themselves from identity theft.

your credit reports from one of the three national credit reporting agencies.

The largest of these agencies has an online product called Equifax Credit Watch™. The tool alerts consumers via e-mail to the addition of any significant entry on their credit files, within 24 hours of posting.

This can help a victim of identity theft begin the recovery process almost immediately and take steps to stop the thief before he or she does any more damage.

Consumers also get six online credit profiles a year and access to a toll-free consumer hotline. The number can be used for questions and to report potentially fraudulent activity.

For more information, visit www.equifax.com.