

Protecting Your Assets

Tips On Detecting And Avoiding Identity Theft

(NAPSA)—If you've ever been concerned about identity theft, you should know that you're not alone.

More than 9 million Americans are affected by identity theft each year and nearly 40 percent of all Americans are more concerned about identity theft after hearing of the recent breaches of information within major corporations, according to an IBOPE Zogby International survey.

"Identity theft is the fastest-growing crime in America (Source: USDOJ) and identity thieves can get hold of your personal information in a variety of sneaky and illegal ways," said Heather Battison, senior education director for TransUnion's consumer products. Her company is one of the three major national credit-reporting companies. "The more you know about this prevalent crime and how it occurs, the better prepared you will be to protect yourself."

From account takeover to identity theft, these crimes are often time consuming for consumers to work through. Although it is hard to truly avoid becoming a victim of identity theft, there are a few ways you can help guard against identity theft and detect it.

- First, carry only what you need in your wallet. Leave extra credit cards, your Social Security card, PIN numbers and other info at home or in another safe place.

- Watch your mail for statements from creditors with which you have not opened accounts and for statements or bills you normally receive regularly but that have stopped coming.

- Don't include your Social Security number on your driver's license.



- Consider a locked mailbox at home. Going on vacation? Have your mail held at the post office.

- Buy a shredder and destroy unneeded bills or documents that contain personal information.

- Use only secure websites to conduct transactions. Never disclose personal information over the telephone or Internet unless it is to a trusted source and/or you initiated the call/transaction.

- Review credit card and bank statements carefully every month. If something doesn't look right, investigate it immediately.

- Review your credit reports frequently. Subscribe to credit monitoring, such as TransUnion.com, a service that alerts you to critical changes made to those reports. This will help you detect not only signs of fraud, but identity theft as well.

Learn More

For more information and tips on how to prevent identity theft or ways to better manage your credit, visit www.TransUnion.com or follow TransUnion on Facebook at www.facebook.com/TransUnion.