

Reducing The Risk Of Identity Theft

(NAPSA)—Stealing someone's identity is so simple it's almost frightening. All a thief needs to pull it off—and wreck your credit—is your Social Security number, name and address. From there, it's as simple as using public records to fill in date of birth, mother's maiden name and place of employment.

Whether thieves steal your wallet or retrieve information from the trash, once they have your personal information, the number and type of crimes you're open to are staggering.

If you become a victim, it can take months or years to prove your innocence and correct the problem. To help reduce your risk, here are steps you can take.

Ask Questions

When applying for credit cards, ask how secure documents are treated. Ask businesses how they store and dispose of credit card transaction slips. Check bank or credit card statements monthly and look for any unfamiliar transactions. Call the creditor immediately to question unknown activity. Finally, order and review your credit report regularly.

Protect Your Information

Empty your wallet of extra credit cards and personal information. Don't carry any identifiers, such as birth certificate, Social Security card or passport, unless necessary. Be cautious when entering your PINs or passwords, or when giving out your address, date of birth, driver's license number, mother's maiden name, or phone number. Whenever possible, get a credit or bank card with a photo ID directly on the card.



A handheld shredder can be a sensible investment.

Paper Trails

Shred all documents containing personal information before disposing of them. This includes utility bills, doctor bills, bank statements and credit card receipts. Be sure to keep a shredder where you usually open and discard mail, such as the kitchen. Specifically for this purpose, InnoDesk has created the only portable, handheld, battery-operated shredder. It's easily stored and costs less than \$15 at Office Max and other stores.

Know Whom To Contact

Keep a list of all credit accounts, their expiration dates and phone numbers in a secure spot at home. Close any accounts fraudulently accessed.

If you do fall victim, report ID theft to the major credit bureaus—Trans Union, Experian and Equifax—and file a police report. The Federal Trade Commission also has a special number to report ID theft: 1-877-ID-THEFT.

Although you can't completely ensure against being victimized, you can reduce your risk.

For more information, visit www.innodesk.com.