

CRIME PREVENTION

7 Tips on Preventing Identity Theft

NewsUSA

(NU) - In the course of the day, you do many activities that put your personal information at risk — from writing a check at the store to charging merchandise in person or over the phone. You may not think twice about these transactions, but others might.

Identity theft — when a perpetrator assumes someone's identity for personal or financial gain, like stealing a credit card to make financial transactions in the victim's name — is the fastest-growing crime in America.

According to the U.S. Postal Inspection Service, there were almost 10 million cases of identity theft in 2004, which cost consumers \$5 billion.

The National Citizens' Crime Prevention Campaign, sponsored by the National Crime Prevention Council, aims to educate consumers about what they can do to prevent identity theft. The council offers the following tips.

- Do not give out your personal information unless you initiate the contact or know the person or company with whom you are dealing. Also, never disclose personal information, such as a Social Security number or bank account number, in response to an email. Legitimate businesses will not ask you to do this.

- Do not disclose your credit card number to an online vendor unless it is encrypted and the site is secure. Look at the first part of the Web address on your browser. It should read "https://."

- Do not write your Social Security number or telephone number on checks or credit card receipts.



- Remove all documents with personal information from your hard drive before discarding your computer or sending it in for repair.

- Shred discarded documents, including preapproved credit card applications, bank statements, store receipts and utility bills. "Dumpster divers" can gain access to your personal information if such items are thrown in the trash.

- Cancel all credit cards that have not been used in the last six months. Open credit is a prime target for thieves.

- Order your credit report at least twice a year and report any mistakes to the credit reporting agency in writing.

If you are a victim of identity theft, contact your local police department as soon as possible. If your identity was stolen in one jurisdiction but used in another, you may have to report the crime in both jurisdictions.

To learn more about preventing identity theft, visit the National Crime Prevention Council's Web sites at www.weprevent.org and www.ncpc.org.