

The Consumer Corner by Mary Bach

Don't Let Bad Things Happen to Your Good Name – Preventing I.D. Theft

According to the FBI, I.D. Theft remains the fastest growing crime in the United States and it heavily targets seniors enjoying the rewards of their lifetime of hard work and savings. When it happens, it can take years to repair and hundreds of hours of personal time and effort trying to become whole again. While we are warned about making internet and cyberspace transactions, most identities are actually pilfered the old-fashioned way...offline. Dumpster diving, stealing mail, your wallet, or garnering your personal and banking information are the most common tactics. Timely reminders of how to protect personal and financial information are always worth repeating.

Get a shredder and use it. All documents detailing your financial or tax data and account numbers and those denoting personal info should be shredded. A shredder is an inexpensive appliance that will save you from I.D. theft.

Limit the amount of personal data on your checks. When you order your next checks, use only first and middle initials with your last name. If checks are lost to a thief, he won't know how to sign your checks. Other than your address, put no extraneous information, like phone number, birth date, SS or driver's license info on checks.

Do not sign the back of your credit card. Instead write "Ask for photo I.D." or "Please See Photo I.D." This is what cashiers are supposed to ask for when you use a credit card. If it is stolen the thief will not be able to use it or will be reluctant.

Be careful with PIN numbers and passwords. Memorize them all and don't document or carry them on a paper in your wallet.

Opt out of pre-approved credit card application mailings. The legitimate phone number for doing so is 1-888-567-8688. It will stop such mailings cold. These applications are the things I.D. thieves' treasure. If you do not opt out shred these mailings religiously.

Pay strict attention to your billing statements and their mailing cycles. If an expected bill doesn't arrive within a reasonable time, it could have been stolen. Call the company to confirm the mailing. Read and understand every line item in all your bills to verify that you aren't charged for a service or item you didn't purchase.

Every year get your three free credit reports under the federal Fair Credit Reporting Act. The only valid contacts for these free reports are 1-877-322-8228 or www.annualcreditreport.com. All others who advertise free will be trying to sell you their service and be soliciting your credit card. Use these reports to validate your active account list and usage and correct any errors.

If you haven't initiated the contact, do not give out any personal or financial data over the phone, the internet or through the mail. Get on the "Do Not Call List", both Federal and Pennsylvania. Call 1-888-777-3406 and also 1-888-382-1222. Once registered you can only receive calls from politicians, charities and companies with which you have active business. Any other calls would likely be fraudulent. Do not give your credit card or bank information to anyone over the phone who called you.

Clean out your wallet. Pare down the credit and debit cards you carry and leave your social security card at home in a secure place. Keep photo copies of all your active credit cards (front and back) in a home safe or safety deposit box in case your wallet is lost or stolen.

If you believe you are a victim of I.D. theft. The first thing to do is call your local police and file a report. Contact the fraud departments of each of the three credit bureaus (Experian, Equifax, and Trans-Union) and place a fraud alert on your files. Contact all of the companies where you may have been compromised to freeze the accounts. Remain vigilant and always watchful.

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