

## Avoiding Identity Theft Online and in the Real World

Our world has been brought together in many new and exciting ways by technology. Due to the expansion of the internet into our everyday lives we can now shop, chat, and do many other activities online. However, this also means that our personally information is being shared in new ways, resulting in an increase in identity theft.

There are a number of steps you can take to avoid identity theft when online and in the “real world”. Online, consumers should not respond to emails requesting any personal information, even if the email looks like it is from a bank or other legitimate source. This is called “phishing” and is often used by criminals to attempt to obtain personal information for use in identity theft schemes. If there is a problem with an account, most websites will require that you log in a secure website before entering in any personal information, such as your social security number or account number. The address to a secure website will begin with “https://” , with the “s” designating secure. Also, be sure you read the rest of the domain address very carefully, sometimes scam artists will register a domain name that is very similar to a legitimate website.

Care should also be used in choosing passwords online. Passwords should not be easily obtainable information, such as your mother’s maiden name, your birth date, telephone number, a series of consecutive numbers, or a single word that would appear in the dictionary. All of these could be easily guessed or obtained by a hacker. Instead, pick a password with contains letters, numbers, and special characters. Also, you should use different passwords on different websites, so if it compromised in one place the hacker would not have access to all your online accounts.

Improper disposal of mail is still one of the leading causes of identity theft. You should always shred credit card receipts, copies of credit applications, insurance forms, medical records, checks and bank statements before disposing. Identity thieves know that these documents contain sensitive information, and many will steal trash in order to try and find it.

You can also safeguard your personal information by ensuring that it is stored is a safe place at home. It is dangerous to carry around your social security card, or other articles containing personal information; if you lose your wallet or purse, or have them stolen, the person who ends up with it can steal your identity, and not just your cash. You should also only carry credit cards which you plan on using, otherwise those too can end up in the wrong hands. At home, it is recommended that you store important documents in a locked fireproof safe, to protect them from theft and accidental destruction.

Additionally, consumers can request a credit freeze be placed on their credit report. The credit agencies will then contact the individual before releasing the credit report as well. Some people may also want to purchase identity theft insurance, which will not prevent identity theft but can minimize losses. People should research such agencies closely by checking their profiles with the Better Business Bureau or similar agency. Unfortunately, many times these programs do not provide real protection and can be a form of scam themselves.

These are a few simple steps that you can take to protect your personal information and prevent identity theft. A future article will examine what to do if you have been a victim of identity theft.