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Title:

27,400 Cases of Identity Theft Daily - Will You Be Next?

Word Count:

493

Summary:

Every year there are 10,000,000 victims of identity theft every year in the United States alone. Will you be the next victim. Find out how to protect yourself.

Keywords:

identity theft protection, prevent identity theft, identity theft prevention

Article Body:

Did you know that within the United States alone, there are 10,000,000 victims of identity theft every year. That is a stunning 27,400 cases every day or 1,140 victims every hour. What is even more disturbing is that by all indications, this problem will get worse before it starts to get better.

Identity theft happens when your personal information is stolen and used to commit fraud. This is a very serious offence that can ruin your good name and credit, and cost you lots of time and money.

Have you put anything in place to protect yourself from this problem? Identity thieves can only take advantage of you if they get valuable information from you such as your social security number. Here are some pointers on how to protect yourself from this crime, detect it, and report it.

One of the first things you can do to protect yourself from this menace is not to keep your social security card or any form of identification that has your SSN on it, on your person. Memorize your SSN and keep your Social Security Card in a secure safe at home or at a bank. Do not divolge your SSN to anyone without first knowing exactly what they are going to do with it and how they are going to store and protect it.

Never give out personal information on the phone or internet unless you are absolutely sure you know who you are dealing with, and that the information being requested is necessary.

Obtain your FREE credit report annually from the three national consumer

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reporting agencies, and carefully review them. Review your financial accounts regularly, looking particularly for charges you did not make.

Be very careful with the disposal of your trash. You should invest in a small shredder, so that you can shred any document you wish to dispose of, especially those that may have sensitive information on them such as credit card statements or health insurance forms.

If you should ever become a victim of identity theft, you must act very quickly and do the following:

Contact your credit card company and have your credit card(s) cancelled. Contact at least one of the three free national consumer reporting companies, and have them put a fraud alert on your file.

Contact each creditor where your credit has been misused, and inform them about the fraud. Ensure that you follow this up in writing.

Contact your local police department and report the fraud, and get a copy of the police report. This will be a very valuable document to prove that you are a victim of identity theft and that you have reported the matter to the police. This should therefore protect you from debt collectors.

So please take care of your personal information. Be alert and immediately report it should you become a victim of this crime.

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