Title:
How To Protect Yourself From Computer Identity Theft

Word Count:
470

Summary:
The FTC estimates that over nine million Americans have their identities stolen
each year. This crime has a huge potential to disrupt your life, you might be
denied a loan for education or housing, you may miss job opportunities, or in
extreme cases, you might be arrested for a crime you did not commit.

One of the most common types of computer identity theft is called phishing. This
is when you receive an email requesting your personal information from someone
pretending t...

Keywords:
computer identity theft

Article Body:
The FTC estimates that over nine million Americans have their identities stolen
each year. This crime has a huge potential to disrupt your life, you might be
denied a loan for education or housing, you may miss job opportunities, or in
extreme cases, you might be arrested for a crime you did not commit.

One of the most common types of computer identity theft is called phishing. This
is when you receive an email requesting your personal information from someone
pretending to be a financial institution. The email appears to be from a
business or agency that you may have had a reason to do business with in the
past, such as the IRS, a credit card company, or EBay. The email explains that
there has been a problem with your credit card, or there is a pending audit, and
you need to reply to the email with the correct credit card information, or
social security number to correct the problem.

As soon as you respond with the requested information, the computer identity
theft begins. Your information could be sold online, or the scammer may use your
identity to make online purchases, apply for loans, or to clear out your bank
account. They might have the bills sent to a different address, so you won't
even realize there is a problem until your good credit is ruined. They could use
your name to get utilities such as telephone, heat, cable TV, or use your
information to access your wireless internet account, and run up your charges.

Your name could be used to file a fraudulent income tax return, or to obtain government benefits. The list of ways that computer identity theft can affect your life appears to increase daily.

Awareness is the most effective way to fight online identity theft. Share the knowledge that you need to protect your personal information and the potential for this type of crime with your friends and family. You should become familiar with anti-spy software programs for your computer. Research different types, and invest in one that works best for you. Run the program before you do any online financial transactions.

Don't open emails from people you don't know. If you receive an email from a financial institution that you do business with, go to their website, and check for any warnings about unauthorized emails being sent. You could also phone the institution to see if the email is legitimate.

Lastly, only do business online with secure sites. They will usually have a small symbol in the bottom right corner of your browser to show it is secure. Never use your social security number on the internet.

Following these tips will help you to protect yourself against computer identity theft. Unfortunately, it is becoming far too common; don't let yourself become the next victim.