

Preventing Identity Theft

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Financial Transactions

Let's face it, there's no way to function within society without participating in some type of financial transaction on a regular basis. Whether it's going to the ATM, applying for a loan or charging merchandise on a credit card, we're all caught in the electronic loop and will need to find an effective means for preventing identity theft.

Don't place outgoing bill payments in your mailbox for mail carriers to collect.

Make sure that the keypad is shielded when you type in the PIN number for your ATM banking transactions.

Pick up boxes of new checks directly from your bank; never have them mailed to your home.

Don't include your social security number or driver's license number with your pre-printed name and address on your checks.

Don't write credit card or bank account numbers on your checks.

Credit Cards

Too many people become lax in the area of credit card information. So many folks order merchandise over the phone or online using these cards, and little is done in the way of preventing identity theft.

Don't apply your signature to your credit cards, instead write on the back -in permanent ink - "Ask for driver's license" or any variation.

Don't get into the habit of carrying all of your credit cards with you - only carry what you'll need for the purposes at hand.

Shred any unused documentation that contains your credit card information, and do the same with pre-approved credit card applications.

Never dispose of credit card receipts by simply throwing them in the wastebasket. Always shred them before disposal.

Social Security Number

This is one of the most commonly stolen bits of data today, which helps to cement identity theft. By protecting this precious piece of personal information, you can do much in the area of preventing identity theft.

Memorize your social security number, and never carry your card or other document that may contain the number, in case of theft.

Don't allow your social security number to be used as an ID number, either at work or on various types of accounts.

When obtaining a driver's license, request that your social security number is not used as your driver's license number. Although this is a common practice in some states, you do have the right to make such a request and be assigned a different number..

Never print your social security number on your checks.

Request a statement from the Social Security Administration showing your earnings and benefits every few years, to ensure that everything is correct.

These and many other precautions can be taken to ensure that you're protected from identity theft. Although there's no sure-fire guarantee that it won't happen to you, prevention is certainly the best medicine - just ask anyone who's ever been the victim of such a crime.

Short note about the author

Nikki Greene is dedicated to helping you become better informed when it comes to preventing identity theft. Keep up with the latest trends, identity theft in the news, and how you can safeguard your identity today at <http://www.preventing-identity-theft.com/>.

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