



STEPHANIE SHIELDHOUSE

PREVENTING

THEFT

IDENTITY

BY BARBARA HEMPHILL

In the movie *The Net*, Sandra Bullock played the role of a victim of identity theft. In fact, she was basically erased from the community. Another woman consumed her identity, taking with it everything Sandra Bullock's character had—including her bank accounts, license and social security number and even her home. It seems crazy to think this could happen; after all it's only a movie. But just as fairy tales can come true, so can your worst nightmare. Theft of identity is happening at an alarming rate. More than 100,000 identity theft complaints are filed each year. Identity thieves work in various ways. One of the most common is to open a new credit card in your name, using your date of birth and social security number. They rack up charges, don't pay the bill and the delinquent account is reported on your credit report. They can also change the mailing address so that your credit card will be sent to a false address, giving them more time to make purchases until you realize there is a problem. They may also establish cellular phone services and bank accounts in your name, making costly phone calls and writing bad checks.

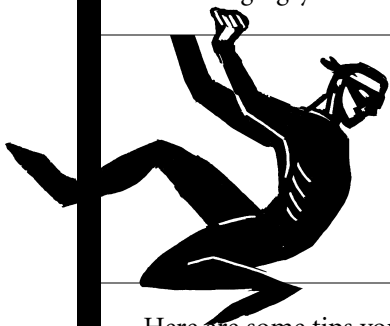
Identity theft today is much more than losing your wallet full of cash. You could lose your entire savings account. Some victims are stuck paying false loans and huge credit card debt. At the very least, victims will lose their good credit rating. Most people spend endless hours trying to clear up security and financial problems that arise. This can be costly, time consuming and causes enormous stress to victims and their families.

Don't wait to take actions to prevent identity theft. You can be proactive in reducing your chances of becoming a victim by using some simple strategies. Don't put this off—you can do it a little at a time and it's easier than you think—and the irony is that other areas of managing your life will be more organized as well!

- Use only Web sites that are encrypted and secure and have a privacy policy before you type in your credit card number.

It is helpful to check your credit report annually as well. You should request this information from all three credit agencies (TransUnion 800/888-4213; Experian 888/397-3742; Equifax 800/685-1111) and verify that the information they give you is correct.

Unfortunately, even with extra effort, identity theft can still happen. We trust total strangers with our personal information everyday when applying for a car loan or mortgage, writing a check, patient care at a hospital and even stamped on our children's back pack. It would be ludicrous for us not to give out this information from time to time, but knowing where we give it out and to



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Here are some tips you can do right away.

- Never give out your social security number to anyone unless the agency requesting it can guarantee confidentiality.
- Take your social security number off your driver's license and checks.
- Cancel and cut up unused or "extra" credit cards.
- Check your credit card statements for any purchases that seem odd to you; keep track of what you buy!
- Watch your phone bill, cable bill, internet bill, etc., for any increase in charges.
- If your credit card bill is late or you suspect it is lost, call the credit card issuer immediately.
- Check with your creditors on their policy for stolen cards or fraudulently accessed accounts. You could be liable.
- Mail bills from the post office or official postal box instead of your home.
- Keep important documents—passport, birth certificate, stocks, savings accounts—locked in a safe or file drawer.
- Shred old bank and credit card statements, making sure account numbers, passwords and addresses are unreadable before discarding.
- *Think* about what you are throwing in the trash. Assume anyone can and will go through it after it leaves your home!
- Keep a written record or photo copy (locked away) of the contents of your wallet or purse. Don't carry your wallet with you when it is not necessary.
- Create passwords that make sense to you but are not the usual birth date, anniversary, pet or maiden name.

whom is helpful. The key to quick recovery from such a disaster is to notice it quickly and take immediate action. Here's what to do if you think you may be a victim of this crime:

- Contact the fraud department of all three credit agencies (listed above) and report your findings.
- Call your financial institutions or creditors for any accounts that have been fraudulently accessed or opened and close these accounts.
- Report the identity theft to the police. Get a copy of the police report to give to your creditors for proof of the crime.
- File a complaint with the Federal Trade Commission 877/ID-THEFT, (www.consumer.gov/idtheft.com).

Staying proactive and organized will pay off in the long run, for life in general and particularly in trying to avert identify theft. Keeping accurate accounting records, personal files and paper management is the key to a calmer, safer existence. If you find it difficult to do on your own, consider hiring a professional organizer who specializes in this expertise. Regardless of the stage of life you are in, get your affairs in order. You are a unique individual with your own identity. No one should be able to take that away from you! ■

Barbara Hemphill is the author of Kiplinger's Taming the Paper Tiger series and co-author of the new book Love It or Lose It: Living Clutter-Free Forever. Her company, located in Raleigh, NC, assists individuals, families, and organizations to create and sustain a productive environment so they can accomplish their work and enjoy their lives. She can be reached at 800/427-0237 or at www.ProductiveEnvironment.com.