

# Protect yourself from identity fraud

## How can I protect myself from identity theft?

Many consumers have growing fears about identity theft. But according to the 2006 Identity Fraud Report, released by the Council of Better Business Bureaus and Javelin Strategy and Research, identity fraud cases actually decreased from 10.1 million in 2003 to 8.9 million in 2006. As a percent of the U.S. adult population, those figures represent a decline from 4.7 percent to 4.0 percent.

Still, those numbers are no comfort if it happens to you. The same study revealed that while most (68 percent) victims incur no out-of-pocket expenses, they do spend an average of 40 hours to resolve issues related to the fraud.

Only 47 percent of victims could identify how the thief got their information. But of those who could, only 10 percent of the cases were Internet-related. Many victims actually knew the perpetrator — often a friend, family member, neighbor or in-home employee.

So what can you do? The Federal Trade Commission offers these suggestions:

- Treat your mail and trash carefully. Don't leave outgoing mail containing sensitive information in unsecured mail boxes for pickup; instead, take it to the post office or an official collection box. In addition, tear or shred official paperwork you're recycling or throwing away, including checks, bank statements and credit offers you get in the mail. The BBB says nearly 70 percent of consumers are now shredding documents; as a result, trash as a source of data compromise is now less than 1 percent. In addition, you can opt out of receiving credit offers through the mail by calling



the toll-free number (888) 567-8688. You'll be asked for your Social Security number.

- Keep your purse, wallet and checkbook in a safe place at work, and consider securing them at home, too, especially if you have roommates, employ outside help, or are having work done in your home.

- Give out your Social Security number only to those who need it — for wage and tax information or for a credit check when applying for a loan, renting an apartment, or signing up for utilities. Some businesses will ask for the number just for their records; ask why they need it and how they will protect your number before deciding to do business with them.

- Never click on links sent in unsolicited e-mails to check an account; instead, type in a Web address you know is correct. Use firewalls, anti-spyware and anti-virus software to protect your computer and keep them up-to-date. Visit <http://OnGuardOnline.gov> for details.

- Order a copy of your credit report and review it to make sure it contains only accounts that you have opened. Each of the three major consumer reporting companies will provide you with a free copy of your report every 12 months. To get one, visit <http://www.annualcreditreport.com> or call toll-free (877) 322-8228.

For additional guidance, see the FTC's web site at <http://www.consumer.gov/idtheft/>.

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**Dear Subscriber:** This column was reviewed by Nancy Hudson, Extension center specialist in family finances at the OSU Extension Center at Wooster.

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