

## **Identity Theft: Part 1**

Hundreds of years ago, William Shakespeare wrote, “Who steals my purse steals trash ... but he that filches from me my good name robs me of that which not enriches him, and makes me poor indeed.” How has that statement changed in today’s world?

Today our purses often contain our “good names” in the documents they hold. And access to those documents or their identifying numbers can cause damage far beyond the monetary contents of a wallet or purse. I have had many requests for strategies to protect against theft. Here is a list of suggestions and contact information to put some protections in place.

They are preventive measures only. If you suspect that your personal information has been compromised, call your police department for assistance.

First, a new state law passed just this summer to allow you to freeze access to your credit. Anyone opening a fraudulent account in your name needs access to that history, and you can deny all access to your credit reports. Sign up by paying five dollars to each national credit reporting agency. Of course that step will also keep you from accessing new credit unless you again pay to lift the freeze, but the security may be worth it to you. Call these numbers to freeze your credit report:

Equifax, 800-525-6285

Experian, 888-397-3742

TransUnion, 800-680-7289.

If you would like to have a baseline accounting of your credit report, call 877-322-8228 or go to [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com). You are entitled to receive a free credit report once a year, and that single contact will generate three reports. Stay away from companies that may try to sell you that information.

Guard access to your Social Security number. That number can open the door to much confidential information about you. It should not be on your driver’s license. If you have not changed your license to a “state” number, consider taking a trip to the Registry to make that change. The number can still be required for activities such as initial doctor or hospital registration, but make sure that the use is legitimate.

Do not give personal information over the telephone unless you initiated the call or know the party making the request. Do-not-call legislation has reduced the number of telemarketing calls, and you can sign up for that protection at [www.donotcall.gov](http://www.donotcall.gov) or by calling 888-382-1222.

Do not write your pin number on any cards you use. It is the key to your card. A recent *Republican* article told the story of a local woman who left a card, on which she had written that pin number, at a store’s check-out counter. Using the card and its pin, the finder had accessed the entire value of her account.

For added security, write only the last few digits of your credit card number when you pay a bill. The company can fill in the blanks. Use the same procedure to confirm card numbers if you place phone or email orders regularly with the same vendor. For extra security I have written “See ID” on the signature line of my cards, though it is disheartening to find out how many vendors do not ask me to identify myself.

Shred or otherwise destroy bills and receipts that contain personal information. Even some junk mail can leave you vulnerable to thefts. You can reduce pesky pre-approved credit solicitations by calling 888-567-8688. It takes a while to activate, but you should notice a change over time.

Computers make us vulnerable to Internet hackers, so it is important to install protective software if your computer holds personal data. E-mail presents another target for identity thieves. Your best defense is simple deletion of unknown senders’ messages.

Requests for personal information should always be deleted unanswered, even if they look like they come from a legitimate source. Never fall for an offer of rewards for sending either money or your bank account number to a stranger.

Our lives have changed so much in recent years that even our grandparents could not have imagined adopting these steps as part of their standard routines. Yet we undertake them one at a time, working to make it harder for the bad guys to interrupt our lives. And the scams adjust and change just as we work around the old ones, working to protect both our purses and. our good names