

Beacon Hill Byline by Mary Rogeness

August 2, 2007

Protecting your Identity: Part II

I have had many requests for identity protection information, so am devoting this week's column to a summary, starting with the brand new shield law.

I was reminded of that old legislative truism that "it's not over till it's over" last week. The legislature passed and sent to the governor a good bill to strengthen identity theft protections. "Over" in this context means that it has the governor's signature. Before that could come, his office decided that the bill needed a technical change, so he returned it again to the legislature. We agreed, and it is again on the governor's desk.

Any day now, the law allowing you to freeze access to your credit should be in place. You can then deny anyone access to your credit reports by paying five dollars to each national credit reporting agency. Taking 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.

The agencies and their phone numbers are:

Equifax, 800-525-6285

Experian, 888-397-3742

TransUnion, 800-680-7289.

Here are other protective measures to add to your daily routine.

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 registrations, 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 by calling (866) 231-CALL (2255) or going to www.mass.gov/donotcall.

Do not write your pin number on any cards you use. It is the key to your card. A local woman reported recently that she had 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 paying a bill. The company can fill in the blanks. 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 receipts or other scrap papers 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 few months, but you should notice a change over time.

E-mail is a common focus 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 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. Scams change and grow more complicated all the time. Good luck to all of us as we try to stay one step ahead.