

SmartGuard Newsletter

Identity Theft

The Basics

Identity Theft has become one of the issues of our generation. The numbers are staggering. According to the Federal Trade Commission's Identity Theft Survey Report...

- Over 155 million Americans have been the victim of a security breach.
- Over 10 million Americans had their personal information used to open a bogus bank, credit, or utility account or involved in other kinds of crimes.
- For the 4th year in a row, Identity Theft complaints have topped the FTC's list of consumer complaints.

Identity Thieves are continuously improving their strategies. Without keen consumer awareness, the odds of becoming a statistic multiply every day. New technologies and aggressive government policies are helping to catch and prosecute the criminals, but as a potential victim, the key to avoiding a lengthy and possibly expensive resolution is to take a few basic steps to protect personal information.

Mail Box

The mail box is an ideal place for criminals to start the process of identity assumption. A mail box filled with pre-approved credit offers, investment statements, and utility and credit card bills is an easily opened invitation for identity thieves to steal your personal information. All it takes is one check in the new address box on a business reply envelope and your identity is the hands of a stranger whose intentions may not be in your best interest. The following steps will help avoid open season in your mail box:

- If possible, have all invoices and statements sent directly to you online. Pay bills online as well.
- Interrupt mail delivery service through the post office when out of town.
- Avoid leaving mail in your mailbox any longer than necessary.

Garbage

It's not unusual to find a barrage of trash scavengers roaming the streets in the wee hours on garbage day. Some may be looking for old furniture or toys for their kids, but others are actually stealing entire bags of garbage with the hope of finding personal documents. The only way to avoid becoming a victim to the kind of thief who's willing to dig through kitchen scraps is to shred every piece of discarded paper containing personal information. A \$30 investment in a personal document shredder is well worth the price.

In the Home

Service providers are in our homes on a regular basis. Repairmen, carpet cleaners, even baby sitters are left alone with easy access to our personal information – some of it filed away in unlocked cabinets and some out in the open on a counter or in a purse with quick access.

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To avoid creating an opportunity for an identity thief to steal your personal information while in your home, always...

- Lock file cabinets containing records, statements and identifying data.
- Avoid leaving mail, wallets and purses unattended.
- Never share information with a service provider that isn't absolutely required.

Computer

Personal computers have become an integral part of our every day life, both online and off. We store personal documents, pay bills, shop for goods and services, fill out applications, correspond with customer service departments, friends and others via e-mail. Identity thieves can easily take advantage of our computer carelessness. To protect the personal information while using the computer, the following steps should be taken:

- Password protects all files containing personal data.
- All usernames and passwords used online should be unique and changed regularly.
- Only provide personal information to those known to you online and only through secure web sites. If you are entering a web site or page of a web site that is not secure you will receive a warning.
- Never respond directly to an e-mail requesting personal information even if the sender is a know creditor or financial institution. Always enter the web URL that you know to be accurate directly into your browser or call via telephone.
- Use and regularly update anti-virus, spy ware and firewall protection.

Telephone

Never share your personal information with an unknown creditor or other stranger asking for it via telephone.

Identity Monitoring

A vital step to securing our personal information, whether or not we are aware it has been compromised is an identity monitoring service. Identity monitoring services allow consumers to stay abreast of changes to or the use of their personal information, allowing them to potentially stop a criminal attempting to assume their identity before the misuse spirals out of control.

Taking proactive steps to protect personal information plays an integral role in helping savvy consumers avoid the perils associated with Identity Theft. None of the basic steps required to protect personal information are expensive or out of reach for the average consumer. Together they can mean the difference between peace of mind and the long term financial, time and legal issues of identity assumption.

Just in case... Identity Restoration

In the event that your identity is stolen, we aid in the recovery process in two ways. Either we can assist victims in the resolution process, or completely do it for them.

If consumers simply want assistance, we provide a step-by-step instruction manual detailing the resolution process, including guidance for avoiding future complications, and a toll-free victim assistance number for access to specialists trained in identity theft recovery.

This service allows consumers to correct identity theft problems themselves, without the assistance or expense of an attorney. Consumers may also choose to have us assume and reorganize the recovery process on their behalf. In this case, we can further minimize the time and hassle involved.