

Five Ways to Protect Your Identity



The chance that someone will assume your identity to open fraudulent bank or credit accounts is increasing as thieves become more sophisticated. According to Virginia CPAs, the best way to protect yourself is to try to prevent this from happening in the first place.

1. Order a free copy of your credit report at www.AnnualCreditReport.com.

Review your credit report at least once a year for unauthorized accounts.

2. Don't take your personal information out with the trash.

Protect yourself by shredding credit card receipts, old bank statements, bills, pre-approved credit card offers and other documents showing personal financial information.

3. Carry only those credit and debit cards, checkbooks and identification you really need.

If your purse or wallet is stolen, you'll minimize your identity theft risk. Above all, don't carry your Social Security card in your wallet. Keep that in a safe place.

4. Keep your personal information private.

Avoid giving out personal information like your credit card number over the telephone or the Internet unless you initiate the contact. Some ID thieves pose as landlords, employers or others who you would assume have a legitimate need for your information.

5. Be computer safety savvy.

Before you donate your old computer or take it to the dump, delete all personal information. Use special utilities that overwrite the entire hard drive, making the files unrecoverable. Otherwise, deleted files can remain on the computer's hard drive.

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