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## PREVENTING IDENTITY THEFT

*It's easy to be victimized. What can you do to protect yourself?*

By Bill Cohron

Identity theft can be as primitive as “ghosting” - taking a dead person’s name and making a fake Social Security card with a scanner, a color copier, and light-blue marbled paper from an art supply store. Or it can involve sophisticated cybercrime forums such as CardersMarket - 6,000 members strong with a server based in Iran, outside the grasp of U.S. authorities. But there are ways you can defend yourself. Here are a few ...

**Don't trash it, shred it.** Shred anything financial aside from your tax records: credit card statements, bank statements, old checks, deposit slips, you name it. A cagy thief can borrow thousands of dollars or order checks in your name with such data. If you really must keep these periodic records, hide them in the most unvisited place possible.

**Hide your Social Security card.** The only time you need to show it to anyone is when you start a new job. Otherwise, there's no need to carry it around.

**Don't sign the backs of your credit or debit cards.** Don't put your autograph below the magnetic strip. Instead, write “See I.D.” Clerks will ask to see the identification of the card user, a step that might discourage (or alert onlookers to) a thief.

**Don't buy things through obscure websites or payment services.** If you've never heard of the company or the payment method, don't take the risk - or at the very least, Google to see if there have been any identity theft problems linked to them.

**Don't talk business on cordless phones (or cell phones).** Have you ever picked up a cordless phone and heard portions of your neighbor's conversation? It's common, because cordless phones (and cell phones) use very low frequencies. Use a landline. Carry altered copies of driver's licenses and ID cards. Make copies of them to carry in your wallet or purse, with the last few digits blacked out. A thief can only guess at the missing digits.

**Ask for an annual credit report from Equifax, TRW and Experian.** These are the three American credit reporting agencies. Get an annual report from each of them; this will tell you if someone else has opened an account in your name.

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