

FIVE TYPES OF IDENTITY THEFT



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Most people think of credit card fraud when they think of identity theft. There are actually five different kinds of identity theft you should be concerned with:

CREDIT CARD THEFT: *If you give your card at a restaurant or any place where the card is out of your sight, then you run the risk of identity theft. Waiters have been known to get credit card details and sell it to someone else so it cannot be traced back to them. Next time you are in a situation where your credit card is going to be out of sight, try to pay at the register yourself.*

DRIVERS LICENSE THEFT: *You get stopped by a cop and next thing you know there is a warrant for your arrest. You wonder how that can be? Somebody stole your driver's license information and committed various driving violations. Never let your driver's license out of sight or your possession. Be extra careful with protecting your driver's license.*

SOCIAL SECURITY NUMBER THEFT: *This is widespread because people don't realize that they leave their Social Security numbers laying around on so many documents. In the old days, it was considered harmless to ask for Social Security numbers on practically every form. Those days are gone. Nowadays a thief can create a whole new identity with your Social Security number. Do not put your Social Security numbers on forms unless absolutely necessary. Many outdated forms ask for that information. I will give you a classic example. You go to a clinic and the first thing they want you to put down is your Social Security number. There is no reason for it if you have provided insurance information. Your insurance company knows how to identify you. I never fill the Social Security number until they justify why they need it. So next time, don't fill out your Social Security number just because they ask for it on the form. Ask why they need it first.*

CRIMINAL IDENTITY THEFT: *These days it is common for crooks to commit crimes under a false identity. When they get caught they already have their false identification documents in place so the crime goes under your name. Imagine getting pulled into the police station and being interrogated for crimes you did not commit. Most people find it a shocking experience. Try at that time to explain it is not you but somebody else. Hire a lawyer or a service that can help with identity restoration.*

MEDICAL IDENTITY THEFT: *The most serious of them all. You go for a check up and the doctor asks you when you contracted AIDS. You are shocked! Well, your report shows that somebody had a HIV test under your name and was positive. You see, some people who are living a high-risk lifestyle are not getting tested under their own identity. So they may latch on to your identity and put it on your medical records. Now it is your job to clean up all the mess!*

There are many products to help with identity theft protection. Most are not very good because they do not address the issue of "identity restoration" since it is very expensive. On the average it takes more than 600 hours to run around various agencies to clear your name. It is very frustrating to say the least. Worst still, it costs on the average over \$92,000 to restore your identity. The costs are staggering.

Banks only offer identity theft prevention pertaining to your accounts with them. Same with credit cards. Credit card companies will only fix their own accounts and that too after a lot of hassle. For all your other accounts and records, (medical, criminal, Social Security, etc) YOU ARE ON YOUR OWN! Don't be caught unprotected. It is like leaving your house door unlocked. Educate yourself and use the appropriate identity protection services that can actually restore your identity if anything were to happen.

The Identity Theft Shield plan provides you and your spouse/domestic partner with your credit report and score, monitoring through Experian and Restoration! Add it to the Legal Plan for \$9.95/month or by itself for \$12.95/month. All 3 credit repositories can be monitored for \$3.00/month more, and add ALL children under 18 for just \$1.00/month/family with the Safeguard for Minors. Contact: Julie Gershon, 978-658-4235 direct, 800-320-3220 or by e-mail: gershons3j@cs.com