

How To Be Protected From Identity Theft

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Increasingly, identity theft is becoming a common crime. As such, it's essential that you take measures to protect yourself. Identity theft can have a significant impact on your life, potentially ruining your credit ratings and even preventing you from getting loans in the future.

Identity theft can be costly and is best avoided. Here are some tips to help you protect yourself and your privacy.



1. Never share your social security number

The best thing you can do is never share your social security number with anyone. It should also never be carried on your person. Always be sure to keep it locked away in a secure place.

2. Check your credit reports every week

To maintain your privacy and ensure that you have not been a victim of identity theft, make sure to check your credit reports regularly. By checking your credit reports, you can see if someone is misusing your personal information to run up charges on your credit cards. If they are, the faster you spot it and take action, the more money and time you'll save.

Go to AnnualCreditReport.com or call 877-322-8228 for a free report.

3. Pay attention when reading your credit reports

After you receive your credit reports, take the time to carefully go through the report and make sure that everything recorded points back to you instead of someone else misusing your identity. Do you recognize the accounts listed on your credit report? Did you ever apply for credit with them?

4. Protect private information

Protecting your personal information is crucial to ensuring your safety. If somebody gets ahold of your private information, including things like bank accounts and credit card numbers, you could have serious consequences.

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This is why it's important to make sure that your personal data doesn't come into contact with the wrong individuals:

- Make sure you protect your sensitive materials.
- If a letter or contract contains sensitive information, shred it so that the information is unrecoverable.
- Always take your credit card receipts with you—be sure to never dispose of them in public trash cans.
- Avoid posting personal information on the internet
- When shopping on a website, be sure that their payment information is secure.

5. Check for any anomalies

It is imperative that you immediately dispute any mistakes you see on your credit report. You can do this by contacting the credit bureau and the business in question directly. When doing so, be sure to include as much detail as possible, including supporting evidence such as payment records.

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