

How Thieves Pick Their Targets

Modern thieves do more than take your money, personal property and valuables. These days they can steal your very identity. By pretending to be you, a thief can order credit cards and run up massive debt in your name. They will get to enjoy the expensive purchases, and you will be left holding the bill.

Identity Theft

Criminals seek out personal information they can use to pretend to be you. This includes credit card numbers, bank account information and private data. One of the easiest ways for them to do this is by going through your garbage and pulling out any relevant mail. A thief can pick up a credit card offer and order it to be sent to an alternate address. Once the card arrives, they activate it, run up the maximum amount of charges and move on. The credit card company will attempt to reach the person they believe to be you at the new location, and when that fails they will contact you directly. The best way to avoid this is to make sure no one has access to personal information about you. At the least you should tear up mail that has any relevant data on it. Better yet, shred these documents so there is no way they can be taped back together. A quick fix job will allow a thief to have the information they need to steal your identity.

Anytime you go on vacation, make sure you have mail delivery stopped until you return. Even if you shred your mail like clockwork, if a criminal can get to it before you do they can access all the data they need without you knowing until it is too late.

Internet Safety

Most well known and established websites have secure methods for their customers to purchase products using a credit card, but there are thousands of other sites that may not be as reliable. Make sure that you only provide personal information on websites that you trust completely. Similarly, never give out credit card or other details on the phone. A person who claims they are calling from an online store to ask you for information to complete a transaction may actually be a hacker who got your private data online.

Phishing is one of the most common methods of online identity theft. The concept is simple: a thief will send you an email telling you to log on to a well known website for an important reason. It may be to confirm or deny a transaction, to review a private message or some other call to action. A convenient link is provided for you to click on to be taken directly to the log in page. Once you arrive, you type in your name and password like always. Trouble is, the site you just logged on to is a fake. It is a page designed to look exactly like the real thing, but it is under the control of the criminals who created it. Now they have your log in information and can use it to get your credit card numbers and other private details from the genuine website. You have just been phished.

Stay alert to the new and devious tactics thieves use to steal not only your belongings, but also your identity. Destroy personal documents before you put them in the trash, make sure you only log in to the home page of any website and don't let criminals steal your good name.