

## What Are the Most Common Ways to Commit Identity Theft or Fraud?

It's the number one source of consumer complaints at the Federal Trade Commission (FTC), and unfortunately, it's one of the simplest crimes to commit. Identity theft involves information from your daily life, from shopping, bill-paying, and even applying for a job. Thieves take advantage of everyday opportunities to discover your personal information, including your Social Security number (SSN), bank or credit card account numbers, income, name, address, or phone number, and use it to commit fraud or other crimes.

How can a stranger get to your information? According to the FTC, identity thieves may pose as legitimate representatives of an organization, as business professionals or agents of the government, conning you into revealing sensitive information. Common scams include impersonating employees from banks, credit card companies, Internet service providers, and utility companies. If someone calls you claiming to represent a legitimate organization, confirm this by calling the customer service number listed on your statement or bill.

Thieves may also use your place of employment to get the information they need. A co-worker may steal information from your employer; someone could hack into your company's computer and copy employee records; or a criminal could resort to the old-fashioned method of bribing someone you work with for your information. Check with your employer to find out the company policy on securing your records and disposing of them when you're gone.

If your employer is authorized to pull credit reports on employees or potential customers, someone could take advantage of this access to retrieve illegal reports. Criminals may also pose as employers, landlords, or collection agents to pull your credit information. It's a good idea to order a copy of your credit report once a year to check for unauthorized entries.

Shredding your documents before you throw them away is also good idea, whether at work or at home. Identity thieves have been known to sift through garbage, in the trash can or at the dump, to find sensitive information.

The most common form of identity theft is credit card fraud. Technology has allowed criminals to begin stealing your credit or debit card numbers as you use the cards, "skimming" them with an information storage device. In addition, thousands of drivers' licenses and credit and debit cards are stolen each year. Keeping your Social Security card in a secure location and safeguarding your purse or wallet while at work are necessary precautions.

Even your mail is a source for identity thieves, who may complete credit card applications in your name and go on a spending spree. After stealing your bank or credit card statements, tax information, or box of replacement checks, criminals are able to

access your accounts and spend the funds in your name. They may even change the address on your existing account, diverting the bills to keep you from recognizing the problem until it's too late. Being aware of your billing cycles can help you catch a discrepancy in the arrival of your statements.

Identity thieves have a variety of ways to use your information for their personal gain. They may shop for big-ticket items using your credit or bank account information and then sell the items for cash. With your SSN and date of birth, they can open new bank accounts or apply for lines of credit. In fact, banks have granted loans to criminals using stolen identities for purchases as large as cars.

Telephone or internet service can be set up using your SSN. Thieves can avoid impending eviction or accumulated debt by filing bankruptcy in your name. Perhaps the most emotionally traumatic, police could issue a warrant for you if a criminal was arrested using your name and failed to appear at a court hearing.

The ways that identity thieves have conceived to acquire your personal information are numerous, but your vigilance and heightened awareness can curb their ability to make you a victim. And, if you sustain credit damage, go to <http://www.apscreen.com> to find out what you can do about it.