



MSU-ES Dawg Tracks

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*Tips for Identity
Theft Protection*



As the world advances and progresses into unknown boundaries, so does the ability of the crooks and thieves to come up with more and different ways to scam the public.

There are many types of scams already out that can clip your pockets and reveal your identity. So, we must be on guard to any safeguards that will reduce or prohibit future possible scams.

There are millions of citizens in our country that have already fallen prey to some of these scams. I think it would be in our favor to convey some hints developed by the Ririan Project, which is a “Think Tank,” that does research on human related issues:

- **Understand debit card dangers** – Because there is no signature and only a PIN number to ensure you are indeed the person that should be using the card, there is a greater liability than credit cards. Be sure to check with your bank to understand your liability if someone steals and uses your debit card without your knowledge.
- **Rethink check writing** – That little slip of paper has way too much information. Some experts advise against check writing because it gives away your address, bank account number, signature, and license number to complete strangers. On top of that, there’s no federal legislation to limit your liability for forged checks (each state has its own set of rules). Experts advise that you look into automating your bill paying.
- **Secure your mail** - Your mailbox is a gold mine of information. Between bank statements, bills and other pre-approved credit card offers, your mailbox is loaded with personal data which identity thieves can use to apply for a credit card in your name.

Unless you diligently check your credit report, you may never even know about it. One way to avoid this is to have your mailbox under lock and key, but that may not be possible, if you have home delivery of your mail. The other solution is to have a rented mailbox. Don’t ignore your garbage either when it comes to mail. Fool the “dumpster-diving” thieves by buying a shredder and destroy documents before discarding them.

- **Go Virtual** – For shopping online, there are “virtual” card numbers. These are randomly generated credit card numbers that are disposable and that online shoppers use once and throw away. It’s linked directly to your real credit card account so purchases show up on your monthly bill. The service is easy to use and it’s free! All you need to do is to register with companies offering the virtual card. They are MBNA, Discover, and Citigroup.
- **Create an emergency identity kit** – Would you know how to contact your credit card company in an emergency? Create an emergency identity kit that contains your account number, expiration date, issuing company name, and emergency contact number for each card that you own. Also make copies of your drivers’ license, social security card, birth certificate, and passport and store them in a locked box or file cabinet, or a safe deposit box. I tend to favor the safe deposit box best, because this gives you protection in the event of a catastrophe such as a fire, earthquake, etc.

So after reading over these tips, hopefully it will make us all more aware of the things that can be done to avoid being a victim of a scam. They can make the e-mails look so attractive and interesting that you tend to think “how can I not try this!” That’s what the scams are for to make them look so attempting and attracting. Don’t even read them before deleting or disposing.