

Self Defense Against Identity Theft

Part Two: Protecting Your Identity at Home

For most of us, our homes are our refuge where we feel a sense of peace and safety. However, more and more ID thieves are stealing our mail and using information gained over the telephone to gather information about us. The ID thieves then use the information to steal our identity and ruin our name and credit.

The following are some tips to increase the security of your good name.



Use a secure mailbox. If this is not possible, try not to have checks sent to you in the mail. If there is a check you receive on a regular basis, consider using direct deposit. Be sure to check your monthly bills, and bank and credit card statements for any unauthorized charges. If you do not receive a bill that you have been expecting, call the company. Someone may have stolen the bill and changed the billing address to prevent you from noticing unauthorized charges.

Some thieves will go through your garbage to find account statements or other personal information (this practice actually has a name, “dumpster diving”). Shred all paper that has any kind of personal information before discarding it.



Do not give out any financial information over the phone if you did not make the call. Do not conduct any sensitive business on a cell phone or in public. Someone could overhear what you are saying and write down your information. If you have not already done so, consider registering on the “Do Not Call” list (888-382-1222, www.donotcall.gov) to reduce the number of telemarketing calls you receive. An unlisted phone number also cuts back on unwanted calls. Finally, question anyone who asks for your social security number. Most companies don’t really need this information, but it may be all an Identity Thief needs to get started stealing your name.

Next Month – Part Three: Computers and Foiling Identity Thieves Away From Home

