

# Protecting yourself from identity theft



John Deans

Back in 2005 I first wrote a column on identity theft and how it was becoming a problem. Five years later it is an even a bigger problem now.

Last month an IRS agent came to talk to our Rotary Club about identity theft and scared the heck

out of us. She was dead serious about describing the growing problem and made many of us think we've got to get a handle on securing our own identities.

Two weeks later, an identity protection consultant also talked to our club with even scarier stories along with videos and news clips on how people's lives were turned upside down if not destroyed by identity thieves.

Each personal saga delivered in these tragic testimonies made my teeth hurt and I then wondered if what I had been doing over the past several years was enough to avoid being one of these identity theft victims.

Both speakers said basically the same thing in different way with overlapping examples. The bottom line was it is not a matter of 'if' you are going to get hit, it is a matter of 'when' you will be targeted and hit by identity theft.

Credit card fraud is bad enough since most of us have found and had to fix a bogus charge on our Visa that we noticed while browsing our bank transactions online.

As long as we discover it

within the legal window of 60 days the fraudulent charge can be removed for our account. From that point we simply get a new credit card number and remember to change those auto-charges on valid accounts like Netflix and other regular

monthly drafts.

Far worse is the full identity crime that once underway can take over your life while you try to get your identity back. We were told stories of how even people's medical history had been tainted because another person had been using their identity to get major medical services, operations, emergency care, and expensive prescription drugs, then never paid for them.

So the victim, who could be in another state, starts getting huge bills from hospitals, doctors, and emergency rooms.

And if that is not bad enough, their complete health history, pre-existing conditions, and treatment data is all incorrect now that their medical data files have been corrupted by the perpetrator. That can cause serious medical problems when critical health facts are incorrect and the victim needs to be treated.

Another example they gave us was how crimes were being committed under other people's identities and the true owner of that name, social security number and birth date get hunted down and arrested by law en-

forcement. At that point the identity theft victim is not only targeted by creditors but is now in legal hot water fighting for their very freedom.

Identity thieves are now stealing lives and those lives are literally for sale online for around \$50. Websites active right this minute offer every fact about you and me that any lazy scumbag can purchase and start fraudulently purchasing big ticket items and committing felonies in our name.

Now that you are probably feeling that tightness in your gut like I did last month listening to those two speakers, let's do something about it and avoid being one of those victims.

First take the time, this weekend — and I mean right now — and make a copy of your wallet. Find a scanner, scan both sides of every card in your wallet and print out the hardcopies. Do not save the digital images to your computer since it could have spyware that may send it to the bad guys over the Internet tonight.

Just put those paper copies of your credit cards, licenses, and memberships in a fire proof and, safe place just in case your wallet or purse gets stolen so you will know who to contact to have them cancelled.

Next you MUST sign up with a credit monitoring service that helps protect your identity and notify you if your identity has been compromised. Both speakers told us that no service can protect your identity 100 percent but they can let you know if you are under attack so you can act defensively and timely thereby limiting the damage.

This is about as proactive as you can be but it must be done before the intrusion occurs not after the fact.

After some research I changed my longtime credit monitoring service from Equifax over to Identity Theft Shield coupled with Pre-Paid Legal to provide a more comprehensive solution for not only my wife and I but for both of our young daughters.

That was another jaw drop-

per the speakers delivered when they both told us about how these online identity rapists are now hunting for identities of minors to exploit.

That means you also have to get credit and identity protection for your kids like I did. After evaluating other identity protection services like LifeLock and ID Guard, I went with Identity Theft Shield backed up by Kroll and Pre-Paid Legal for about \$30 for all of us to be protected.

The deciding factor in my decision was that my existing Equifax monitoring service along with the others I looked at did not help me fix the damage that could be incurred both financially, legally and time wise if any of our identities got stolen and exploited.

The Identity Theft Shield protection and restoration package

that I purchased for our family has a team of investigators, lawyers, and consultants that are put to work on my behalf to fix problems and restore my identity if that ever happens. They do all the work to resolve credit, financial and legal issues incurred by any future identity theft so I don't have to spend hundreds of hours of my time on the phone and thousands of dollars in legal bills.

Bottom line: Since your digital life is now available on the net you need a real guardian to protect it and possibly even restore it some day.

Next week's column: Snopes.com — Fact or fiction?

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