

PROTECT YOUR GOOD NAME

The 1990's spawned a new variety of crooks called identity thieves. Identity theft or identity fraud is the taking of the victim's identity and using another person's personal information in a way that involves fraud or deception, typically for economic gain. With identity theft, the impersonator steals thousands of dollars in the victim's name without the victim knowing about it for months or even years.

Your everyday transactions, such as writing a check in a store, charging tickets to a game, or applying for a credit card, provide these thieves with the means necessary to obtain your personal information. With information such as your Social Security number, phone number, address, and other identifying information, identity thieves open a bank account in your name and write bad checks; they open a new credit card account in your name; and they establish phone or wireless service in your name.

Unlike your fingerprints, which are unique to you and cannot be given to someone else for their use, your personal information, especially your Social Security number, your bank account or credit card number, as well as other types of identifying data can be used, if they fall into the wrong hands, for the thief to personally profit at your expense. In many cases, a victim of identity theft suffers not only out of pocket financial losses, but substantial financial costs associated with trying to restore his reputation in the community.

Experienced identity thieves use a variety of methods to gain access to your personal information. The following are some ways these imposters obtain your personal information:

1. Identity thieves rummage through your trash looking for mail containing your personal information, which is a practice known as "dumpster diving;"

2. In public places, the impersonators engage in “shoulder surfing,” whereby they watch you from a nearby location as you punch in your credit card number or listen in on your conversation if you give your credit card number over the phone;
3. They steal mail, including bank and credit card statements; and
4. They pose as a legitimate business person or government official.

The problem is that these thieves are constantly developing new ways to obtain your personal information. You can protect yourself from becoming a victim of identity theft by remembering the acronym “**SCAM:**”

1. **S** --be Stingy about giving out your personal information to others, unless you have a reason to trust them, regardless of where you are;
2. **C** --Check_your financial information regularly, and look for what should be there and what should not be there;
3. **A** --Ask periodically for a copy of your credit report; and
4. **M** --Maintain careful records of your banking and financial accounts.

By taking simple steps to protect your personal information, such as shredding all mail containing personal information, not carrying your Social Security number in your wallet, and getting a copy of your credit report at least once a year, you can protect your good name from identity theft.

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