



# EdFed

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## Preventing Identity, Part 2

- Don't carry your credit cards with you unnecessarily. If you get robbed, or a thief steals your purse at the movies, at least they'll only get your bag, but not all of your credit information.
- Purchase identity theft insurance. This insurance reimburses you for your out of pocket expenses like time lost on the job, mailing costs, and even sometimes the expense of having a lawyer to clean up the mess that an identity thief has created. There are a number of companies that offer identity theft insurance, such as American Express, American International Group (AIG), Farmer's, and Traveler's Insurance.

If you are victimized by identity theft – and it does affect as many as 10 million Americans each year – make sure you notify all the credit bureaus immediately. They can put an alert on your credit file and that will freeze it for the time being so that no one else that can open up unauthorized accounts without your permission.

You should also contact your local police department. Report what happened, and do not be shy about it at all because it could be the case that somebody in your general vicinity or your region is victimizing other people as well. Your tips might help the local police department crack the case.

Finally, notify the Federal Trade Commission ([www.fcc.gov](http://www.fcc.gov)). There is also a fabulous resource center in San Diego called the Identity Theft Resource Center ([www.idtheftcenter.org](http://www.idtheftcenter.org)).

It's my sincere hope that you never find yourself subjected to the very awful affects of identity thief. But if you do, at least you'll know some steps to take and how to handle yourself accordingly.