

Tips on how to prevent identity theft

Written by Holyoke Enterprise

Identity theft is on the rise, as approximately 10 million Americans fell victim last year. While nothing can guarantee you won't become a victim yourself, there are many ways to minimize risk.

“No matter if you're shopping, drawing money from the bank, or simply taking out the trash, it's important to take precautionary actions,” says Dr. Nelson Ludlow, CEO of Intellicheck Mobilisa. Ludlow's Defense ID System has scanned millions of IDs, identifying over ten thousand criminals and suspects with zero false positives.

“Remember, people aren't always who they say they are, both online and in the physical world,” he adds, noting identity fraud more often occurs in person than online.

With this in mind here are some tips from the experts at Intellicheck Mobilisa on safeguarding your identity:

—Protect your social security number: Don't keep a Social Security card in your wallet or include the number on checks. Only provide the number when absolutely necessary, and ask to use other identifiers. If a social security number appears on a driver's license or health insurance card, ask to substitute another number.

—Backup your wallet: Photocopy the fronts and backs of a wallet's contents, including driver's license, credit cards and insurance cards. One will be able to quickly notify the appropriate institutions if it gets stolen.

—Safeguard your mail and trash: Before disposal, always shred credit card receipts, checks and bank statements, credit applications or offers, insurance forms, doctor statements, expired charge cards and anything with personal information.

—Store personal information securely: This is especially important when one is having work done in the house, if they employ outside help or have roommates.

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—Be on guard in public: Thieves don't have to steal a wallet for ones identity. Shield the entry of a PIN when using the ATM. Watch out for people peeking over a shoulder or using cell phone cameras to record actions.

—Stay vigilant online: Practice safe surfing when it comes to online shopping, banking, e-mail usage and more. Don't use public computers to access personally sensitive information. For tips to protect against Internet fraud, visit the government's safety site at OnGuardOnline.gov.

—Choose better passwords: Select tough passwords for bank, credit card and phone accounts. Don't use easily available information like a birthday, address, phone number or mother's maiden name. Combinations of letters, symbols and numbers create the strongest passwords.

"It's critical we make it difficult for the wrong people to gain access to valuable information that can be used to cause damage," urges Dr. Ludlow. "There are many tools in our arsenal today that can help catch dangerous suspects. It's important these tools are implemented correctly."