Making Everything Easier!™

Identity Theft

FOR DUMMIES®

Learn to:

- Recognize and avoid common scams
- Protect your personal information offline and online
- Interpret and monitor your credit report
- Restore your good name if you are victimized

Michael J. Arata Jr.

Security expert and Certified Fraud Examiner

Identity Theft FOR DUMMIES®

by Michael J. Arata Jr.

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Certified Information System Security Professional (CISSP)
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He holds the following degrees: a Master of Public Administration, a Bachelor of Arts in Public Administration, and a Bachelor of Science in Fire Protection and Safety.

Dedication

To my wife, Karla, without whose understanding and encouragement this book would not have been written. This includes all the late nights writing and re-writing it. Also to my son and daughter for understanding that dad needed to spend time completing this book.

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To the editors, Nicole and Jen, at Wiley Publishing. They did a great job in making sure the book's information was easy to understand.

Publisher's Acknowledgments

We're proud of this book; please send us your comments at `http://dummies.custhelp.com`. For other comments, please contact our Customer Care Department within the U.S. at 877-762-2974, outside the U.S. at 317-572-3993, or fax 317-572-4002.

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Introduction

In this book, I tell you how to prevent identity theft and what to do if you're a victim. If you're wondering what sort of information is vulnerable and should be shredded, or how to reclaim your credit if you've been a victim, this is the one-stop reference for you. Today, the name of the game is making yourself a hard target, and armed with this book, you'll do exactly that.

About Identity Theft For Dummies

Here are some of the things you can do with this book:

- Know the signs of whether you've been a victim of identity theft.
- Read and understand your credit report.
- Know what to do and how to clear your name if you're a victim.
- Find ways that help prevent you from becoming a victim.

Foolish Assumptions

Please don't take offense, but I have made the following few assumptions about you (which help you use this book to its maximum potential):

- You can use a computer to surf the Internet.
- You're up to adjusting Security settings for your computer by using the Control Panel, even if you're not quite sure how to do this yet. (I tell you how to do this in Chapter 12.)
- You don't give up your personal information readily.
- You're careful about the e-mails you open.
- You're willing to take an active part in protecting your identity.
- You're careful about what sites you go to on the Internet.

Conventions Used in This Book

To help you navigate this book easily, I use a few style conventions:

- Terms or words that you might be unfamiliar with in the context of identity theft, I *italicize* and define.
- Web site addresses, or URLs, are shown in a special monofont typeface, `like this`.
- Numbered steps that you need to follow and characters you need to type are set in **bold**.

What You Don't Have to Read

You don't have to read anything that doesn't pertain to what you're interested in. In fact, you can even skip one or more chapters entirely. Don't skip too many, though, because all the chapters are chock-full of useful information and interesting content. As for the few sidebars you see in this book, feel free to ignore them because they contain, for the most part, tangential information that, while interesting, isn't necessary for you to know in order to protect yourself from identity theft.

How This Book Is Organized

Identity Theft For Dummies is split into seven parts. You don't have to read it sequentially, and you don't even have to read all the sections in any particular chapter. You can use the Table of Contents and the index to find the information you need and quickly get your answer. In this section, I briefly describe what you'll find in each part.

Part I: Getting the Scoop on Identity Theft

This part defines identity theft — who it affects, how it happens, what information is vulnerable, and how to protect that information from being stolen. I also cover what personal information is being stolen and what to do about preventing that from happening.

Part II: Determining Whether You're a Victim

The chapters in this part describe the signs to look for to determine whether you're a victim. You see how you can use your bank statements as an identity theft prevention tool. You also see how to order and read your credit report. I also tell you what to look for when reviewing your bank statements, both checking and savings.

Part III: Being Smart with Your Sensitive Information

Here I give you a look at some good identity theft prevention techniques. I provide some tips on securing your personal information. Watching what you throw away and being careful what you say and do in public places and online are good identity theft prevention techniques. I caution you about using your wireless laptop computer to check that bank account in an Internet café or on a public computer in a library.

Part IV: Arming Yourself against Potential Identity Theft

In this part, you find out who you can join forces with in the identity theft battle: government agencies and online companies, which help keep you from becoming a victim or help you if you already are a victim. I outline several common scams identity thieves use to steal your identity. I also give you a rundown of identity thieves' methods so that you won't fall prey to their scams.

Part V: Safeguarding Electronic Information

Today, you use computers more than ever in your daily life, and this includes online banking and bill paying. So this part provides information on how you can protect your personal information while online. Also included in this part of the book, I review the security features of Windows, XP, Vista, and 7 to help you secure your computer from unwanted intrusions and viruses.