

## Protect Your Personal Credit From Identity Theft

How high is your risk of becoming a victim of identity theft? The answer to this question depends on your habits. Do you aggressively protect your information from being compromised? If you are in the category of people that just sits around and hopes it doesn't happen you are giving criminals an invitation to your information. They will use such opportunities to their benefit as well.

The climb in the number of identity theft cases over the years has to do with the number of people that buy things online. You enter your information to purchase a product but you don't know who is receiving the information at the other end. Anyone can set up a realistic looking website these days so do your homework.

It is very common to shop on line these days, and criminals know that as well. They have found they can get away with accessing other people's information in this manner. That is because it is so hard to track down who they are or how they got your information. They may be two states away or even in another country.

It is your responsibility to make sure the site you are on is secure. This means they have the right effects in place to protect your information. How much do you know about the site you are going to buy something from? Do you know where they are located? Do you know how long they have been in business? Are you aware of any complaints that have been filed with the BBB?

A great option is to purchase a prepaid credit card. Most retailers now have them at the check out counters. You will get an actual credit card number and you can deposit money on it to any amount you wish. This is perfect for any online purchase because should someone access your information all they will get is what you have on the card.

You can choose the amount of funds that are accessible on them. This means you can place \$100 on the card to make a \$97 purchase online. There is no connection to your other accounts. If a criminal gets your remaining \$3 then you can enjoy getting one over on them for a change. Ask your own credit card company if they offer a virtual credit card as well.

Identity theft isn't something you want to end up being involved with. It can result in you losing your home, losing your car, and even having creditors harassing you day and night. It can take years to get the issue resolved and cost you thousands of dollars in legal fees.

The only way we will get the epidemic of identity theft under control is if each of us does our part. Be very careful of what you throw away and who you give access to your personal information. Never carry your social security card in your purse or have PIN numbers with your credit cards.

### About the Author

Robert Bain is fascinated by the secret credit industry. He follows personal credit related issues such as credit cards, debt relief, [equity loans](#), debt relief services and scams bad credit cards offers. Don't reprint the same version as everyone else.

Source: <http://www.diyresource.com>