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How to Protect your Identity Online

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Do you use a credit card online? Do you throw old bills and transaction slips in the trash? If so, you could be the next victims of identify theft. Convinced it won't happen to you? Every 19 minutes, another person becomes a victim (internetsafetyeducator.com).



Identity theft is the act of someone wrongfully obtaining your personal information. Not only does it affect 9 million Americans every year but it has been on the rise with the scope of the Internet evolving, including with online payments, e-shopping and online financial accounts.

So how can you stop from being the next victim? Firstly, learn how these scams are accomplished, and then you'll know exactly how to protect your identity.

1.) One man's trash is another man's treasure

This version of identify theft starts in your trash. You would be surprised what a thief can find out about you by simply sifting through your trash, including old bill statements and personalized papers.

2.) Skimming

Skimming is when someone steals your credit card or debit information by swiping your card on a special storage device while processing a payment.

3.) Phishing (opposed to fishing)

This is the act of trying to fool you into thinking an email, pop up or website is from a reputable company (like your bank institution or eBay) in hopes to have you reveal your personal information.

4.) Changing your address

By filling out a change of address form, a thief can change your address for billing statements to another location, which means they have control of your identity and account information.

5.) Stealing

Whether it is off or online, stealing spans from grabbing your purse to bribing someone with access to your personal information.

So how do you protect yourself knowing how it happens? Be diligent with how you use your credit card and keep track of how much and when you spend. Always look for the 'lock' graphic on your browser before entering personal information such as credit card or bank information. Consider buying a paper shredder for billing or personal documents you plan on tossing out. Are you using a firewall and is it working? Do you know which sites are trusted and not? If you don't know for sure, now is the time to figure it out. The saying "better safe than sorry" applies now more than ever.