Simple Tips to Avoid Identity Theft by Todd Thoman

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More than 9 million Americans get their identity stolen every year, according to Federal Trade Commission. More alarmingly, identity theft can happen anywhere. Your wallet can get stolen. Important information can be recovered from the trash or mailbox. Even credit card or bank account information is at risk while using ATMs.

When your identity is stolen, a wiped out bank account is not the only problem you will face. Some thieves will even open new accounts or loans in your name, while others will go so far as to use your identity in the event that they are arrested.

While identity theft is becoming a constant and growing problem, it is more important now than ever to remain watchful of even the slightest discrepancies. To avoid identity theft, you will need to take precautions.

â€¢ Protect your personal information. Never print your social security number on checks or carry the card in your wallet. If your social security number is needed for identification purposes, make sure you fully understand why it is needed. Memorize important passwords and pin numbers, rather than carrying them around in your purse or wallet. You may also want to photocopy important credit card information and store them in a safe location, so that you can easily cancel credit cards when they get stolen.

â€¢ Keep your mail from prying eyes. Collect your mail promptly, and mail important documents directly at the local post office or via a public mailbox. Shred any messages you intend to throw away, and make sure you destroy old credit cards completely before throwing them out. Never mail complete information to your credit card company, and instead only include the last four digits of your account number. When you go away on vacation, make sure to tell your post office to hold your mail for you.

â€¢ Be wary of sharing important details via the telephone or email. Sometimes scammers will pressure you into exchanging credit card or account information in return for whatever it is they are trying to sell. Prevent such calls by asking to be included on the do-not-call list. Other frauds will pretend to be certain companies in order to steal your personal information. Be skeptical about anyone asking you to verify certain details they should already have. If in doubt, contact the company directly. It may also help to remove your name from credit marketing lists that potential thieves can use to steal identifying information.

â€¢ Report suspicious activity immediately. You can receive free copies of your credit report once per year. Review this report thoroughly. Dispute any suspicious activities, like accounts you did not open, and make sure you correct inaccurate information. If you feel that your identity may have been stolen, contact authorities immediately.

The key to protecting yourself from identity theft is vigilance. Keep a watchful eye, stay on top of accounts, lock important information out of sight, and report suspicious activity right away to prevent potential attacks to your identity.

About Ampegy- Ampegy is a leading network marketing company that offers electricity and natural gas services in multiple states through its affiliate Spark Energy, and it provides services to protect and improve the lives of families across the country through its Ampegyâ„¢ Service Solutions suite. Ampegy is giving its independent representatives the opportunity to fulfill their dreams in life by

owning their own business and earning income when customers sign up for services. Entrepreneurial and motivated people can build their own successful business when they join the Ampegy team as an independent representative. To learn more, visit: www.Ampegy.com.

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Todd Thoman is president of Ampegy.Headquartered in Houston, Ampegy is a leading network marketing company that offers electricity and natural gas services in multiple states through its affiliate Spark Energy, and it provides services to protect and improve the lives of families across the country through its Ampegyâ„¢ Service Solutions suite. Ampegy is giving its independent representatives the opportunity to fulfill their dreams in life by owning their own business and earning income when customers sign up for services. Entrepreneurial and motivated people can build their own successful business when they join the Ampegy team as an independent representative. To learn more, visit: www.Ampegy.com.

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