
Defending Against Identity Theft and Digital Crimes

Checked your credit reports lately?

By **Kat Avila** | Published on LatinoLA: August 26, 2011



In my PayPal account, there was a credit card I had never applied for and a billing address in San Diego County where I have never lived. I know I'm not the only individual in the world with my name, but none of my name-twins should have been playing house in my account.

Only recently was the PayPal mess resolved, after months of e-mail tennis. This past year, I've also had to have my credit card reissued and to add a fraud alert, because a testing site's database with my personal information was hacked into. On top of this, twice and counting, I've been spammed from friends' e-mail addresses.

I'm careful with my personal information, so I don't have to spend so much time on damage control. But to be factored in is the carelessness of your entire social network.

I was scared off Facebook when it hooked me up with a casual acquaintance from a part-time job I've never even listed on my resume. If our government had that much information about your associations (and they probably do if Facebook does), wouldn't you be a little bit leery?

Google yourself. Type your name with quote marks around it, followed by the state you live in. If someone is hostile to you, this is how much he or she can dig up for free. If a comprehensive report is needed, that person can buy it for a mere \$40. With your name, date of birth, and social security number, they can steal your life.

For homework, I read all of Frank W. Abagnale's books that I could find: CATCH ME IF YOU CAN (published in 2000; also watched the Steven Spielberg movie), THE ART OF THE STEAL (2001), and STEALING YOUR LIFE: THE ULTIMATE IDENTITY THEFT PREVENTION PLAN (2007).

I checked my credit by surfing over to the Federal Trade Commission's (FTC). [Identity Theft Site](#) Under the heading "Quick Finder," select "Free Credit Reports" for the link to [AnnualCreditReport.com](#) to get your annual reports (Equifax, Experian, and TransUnion).

It is important that you go to the FTC site. If you go directly to the websites of the consumer credit reporting companies, you may end up paying for your reports. Their reports include your CREDIT SCORES, which are NOT free.

The best way to protect yourself is to monitor your accounts and to faithfully review bank statements. If you check your credit regularly, you may be able to limit the damage caused by identity theft. Stop dumpster divers by shredding personal papers with a cross-cut shredder.

If you use computers at the public library, be aware that when you log off the computers may still retain information in the account login boxes. Browsing history is being maintained. Just last week at the library, I found myself in someone else's Yahoo mailbox. The previous user had forgotten to log off, probably thinking the end of his session would kill access. It didn't.

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Carry only what is essential on you. Years ago, when my purse was stolen, it had my house and car keys, my driver's license with my residential address, and a single credit card. I had to change locks. I killed my credit card. Then I used a P.O. box address on my replacement license. How do you compare?

Prevention is the best medicine. After the PayPal mess, I found that it's easier for someone to steal your identity than for you to prove that you are who you say you are.

What? You want me to show some i.d.? I'm an American, really. Do I have to show you my birth certificate like President Obama did? "BADGES?! We don't need no stinkin' badges...!"

Freelance writer on the multicultural and geographic landscapes of Southern California.

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