

IDENTITY FRAUD

We read all about it. It's in the newspapers, on the news. High profile people becoming victims of identity fraud. It'll never happen to us. Right?

Think again. Identity fraud occurs at all levels. "Identity fraud" is one of the fastest growing types of white-collar crimes in America with over 900,000 victims each year! These crimes are mostly against average working people. Experts estimate the cost nationally exceeds \$100 billion annually.

PROTECT YOURSELF FROM IDENTITY THEFT! Identity theft occurs when someone wrongfully uses your personal identification to obtain credit, loans, services, even rentals and mortgages in your name. They may even commit crimes while impersonating you!



Tips for BEATING IDENTITY THEFT

1. Be careful of "dumpster diving". Make sure that you do not throw anything away that someone could use to become you. Anything with your identifiers must be shredded (cross-cut) before throwing away.
2. Be careful at ATMs and using phone cards. "shoulder surfers" can get your PIN number and get access to your accounts.
3. Get all of your checks delivered to you bank - not to your home address.
4. Do not put checks in the mail from your home mailbox. Drop them off at a US mailbox or the US Post Office. Mail theft is common. It's easy to change the name of the recipient on the check with an acid wash.
5. Cancel all credit cards that you do not use or have not used in 6 months. Thieves use these very easily—open credit is a prime target.
6. Put passwords on all your accounts and do not use your mother's maiden name. Make up a fictitious word.
7. Get a post office box or a locked mailbox, if you can.
8. Empty your wallet of all extra credit cards and social security numbers, etc. Do not carry any identifiers you do not need. Don't carry your birth certificate, social security card, or passport, unless necessary.
9. Memorize social security numbers and passwords.
10. Do not put your credit card account number on the Internet unless it is encrypted on a secure site.
11. Monitor all your bank statements from every credit card every month. Check to see if there is anything that you do recognize and call the credit grantor to verify that it is truly yours.
12. Order your credit report at least twice a year. Review it carefully. If you see anything that appears fraudulent, immediately put a fraud alert on your accounts.



Remember title insurance will protect you against hidden risks that may not be discovered even with the most meticulous examination of public records, such as impersonation of those purporting to be owners of the property prior to the issuance of our title insurance policy. Probably the most comforting feature of title insurance is that it pays any covered loss sustained from such a defect in your title. You and your heirs are protected for as long as you or you heirs own the property.