

# Identity Theft

Identity (ID) theft happens **when someone steals your personal information to commit fraud**. The identity thief may use your information to apply for credit, file taxes, or get medical services. These acts can damage your credit status, and cost you time and money to restore your good name.

Identity theft usually begins when **your personal data is exposed through hacking, skimming, phishing, data breaches, or other means**.

What are the first signs of identity theft?

- Unexplained charges or withdrawals. ...
- Medical bills for doctors you haven't visited. ...
- New credit cards you didn't apply for. ...
- Errors on your credit report. ...
- Collection notices or calls for unknown debt. ...
- Your credit card or application for credit is denied. ...
- Missing mail or email.

## Ways to prevent identity theft

1. Freeze your credit. ...
2. Safeguard your Social Security number. ...
3. Be alert to phishing and spoofing. ...
4. Use strong passwords and add an authentication step. ...
5. Use alerts. ...
6. Watch your mailbox
7. Shred, shred, shred
8. Protect your mobile devices
9. Check your credit reports regularly
10. Monitor financial and medical statements

## ID Theft Protection

Which identity theft protection service is best?

### Our Top Picks for the Best Identity Theft Protection

- Aura - Best for Multiple Devices.
- Identity Guard – Best for Fast Alerts.
- LifeLock – Best Features.
- IdentityForce – Best for Comprehensive Protection.
- ReliaShield – Best Family Plans.
- IdentityIQ – Best for Credit Monitoring Services.
- IDShield – Best for Restoration.

Which is better LifeLock or Zander?

Generally speaking LifeLock places more emphasis on data protection with its Norton 360 perk, and **Zander provides better value in case trouble strikes**. LifeLock has the edge in credit bureau alerts and credit bureau reports, but Zander offers bank account monitoring and other benefits for less.

**Do you have ID Theft Protection?**

**Has anybody been a victim?**

**What happens if you are a victim?**

**Do you have bank accounts at more than one bank?**

**What happens if your debit card is stolen?**

**How strong is your password?**

**Skimming at ATM, gas station, etc?**