

# The Online Identity Theft Prevention Kit: Stop Scammers, Hackers, and Identity Thieves from Ruining Your Life



Statistics about identity theft from the Federal Trade Commission (FTC) are staggering. The FTC now says that as many as one in every eight adults and one in every four households has been victimized by identity thieves in the past five years. To make matters even worse, if you end up a victim of identity theft, it can take years to clean up the mess. The FTC defines identity theft as stealing personal information such as your name, credit card number, driver license number, or other personal identifying information to commit fraud. The most common identity thefts occur when thieves use your name to apply for services, for credit cards or loans, to buy merchandise or lease equipment such as cars or apartments, and obtain medical care. They can assume your complete identity and live and work under your name, and even commit serious crimes. A primary goal of hackers and online crooks is to find, uncover, and abuse your personal information, anything that clearly identifies you, such as your name, address, social security number, birth date, family members names or friends names. Used in combination with other private information, like a bank or credit card account number, your stolen information can be used by an identity thief to open a new credit line, access your bank accounts or even apply for official documents like a driver license or passport. The results for you can be devastating, reaching into every transaction you attempt until you clear your name and credit. Due to bad credit reports, victims of identity theft are often rejected for loan applications, credit of any kind, job opportunities, and housing. Your credit can be ruined overnight. You can even be arrested for crimes you didn't commit. To avoid being a victim of identity theft, your first rule is to get the knowledge you need to protect yourself before it happens. The good news is that the chances of online identity theft can be greatly reduced and

mostly eliminated by taking the simple, free suggestions as outlined in this new up-to-the-minute book. You will find valuable expertise to evaluate and determine your, your family's, and your business's risks. After evaluating the risks, you are provided a detailed plan so that you can take action for prevention now. We have also outlined a step-by-step program detailing what you can do if you think, or know, that your identity has been stolen. In addition, there are numerous forms and letters that can be used as a template to contact credit agencies, government agencies, credit card companies, banks, and anyone else involved. Atlantic Publishing is a small, independent publishing company based in Ocala, Florida. Founded over twenty years ago in the company president's garage, Atlantic Publishing has grown to become a renowned resource for non-fiction books. Today, over 450 titles are in print covering subjects such as small business, healthy living, management, finance, careers, and real estate. Atlantic Publishing prides itself on producing award-winning, high-quality manuals that give readers up-to-date, pertinent information, real-world examples, and case studies with expert advice. Every book has resources, contact information, and web sites of the products or companies discussed. This Atlantic Publishing eBook was professionally written, edited, fact checked, proofed and designed. The print version of this book is 288 pages and you receive exactly the same content. Over the years our books have won dozens of book awards for content, cover design and interior design including the prestigious Benjamin Franklin award for excellence in publishing. We are proud of the high quality of our books and hope you will enjoy this eBook version.

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