

## Prevent Identity Theft By Watching Your Credit Cards

If you have been keeping up on the latest news, it will come as no surprise to you that methods to prevent identity theft are being countered by clever thieves as quickly as the public is notified of them. You need to be aware that you are constantly a possible victim for identity thieves, but that does not mean you need to be an easy target.

The most common place that identity theft occurs is with credit cards. Think about it for a moment – if your purse or wallet was stolen, do you know your account numbers and what number to call for each of those credit cards to report a stolen card? Unfortunately, if you are like most people, you can find out but the information is not readily available to you. This is particularly true if you are out of town and your credit card statements are filed away back home.

The problem is that you cannot wait for a few days or a week to report your card stolen. There have been cases of people doing just that, and the credit card companies had a difficult time even believing them, since it is unthinkable that someone would wait several days to report a stolen credit card.

As a case in point, some friends of mine were vacationing out of the country, and while they were having lunch, the woman's purse was very quietly and expertly stolen. She realized it within minutes but by then the thief was long gone. Thankfully, her husband who was a seasoned traveler, had a list of the credit card numbers and the phone numbers to call, which he always put in the hotel safe along with their passports whenever he traveled.

They got back to the hotel and immediately started calling the credit card companies to report the credit cards as stolen. This was occurring less than a half hour since the theft occurred. Almost all of the credit card companies had already seen transactions happening on the stolen cards! Less than 30 minutes!

If you are thinking to yourself that doing what this couple did was just too much trouble, think about what would happen if you were a victim of identity theft and did not know where to call, even delayed the call for a few hours or days? As the numerous victims of identity theft can attest to, this situation can take many months and even years to straighten out, as well as countless hours of your personal time.

In addition to being victimized, some people are using this as an excuse to get out of paying a credit card statement. They claim identity theft when no such thing has occurred, thinking the credit card company will just write off the debt. No, it is not quite that easy, and credit card companies have been very alert about this, although much to the detriment of people who really are a victim.

You should also check your credit report often, at least once a year if not more often. If you see accounts on there that you do not recognize, file a dispute immediately, since this is one of the first places you will see evidence of this theft, and reporting it quickly will help prevent identity theft.

Just a few common sense things will ensure that you are not an easy target, and if you take steps today to help prevent identity theft you may find that your efforts have paid off in spades because you did not become a victim.

### About the Author

For more insights and additional information about you can help to [Prevent Identity Theft](#) please visit our web site at <http://www.idtheftprotectiontips.com>

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