

THE GEEK PROFESSOR®

Goodbye Identity Theft

Non-Credit Identity Theft

There is only one defense against this kind of ID theft: protect your data and keep it out of the bad guys' hands.

Adopt a "Need to Know" philosophy and use it in all situations. Even family should be limited in access.

At Home

- Protect your mail
- Store private information securely in your house
- Shred properly (microcut or better)

Elsewhere

- Never give information to a business without knowing why they want it and how they'll use it.
- Use a persona to guard your information from companies that don't need it
- Avoid data-stealing tricks like surveys, rebates, and warranties.
- If you ask, many stores will give you a discount card without requiring you to fill a form with your data.
- Always assume any company or store that wants your data will lose it at some point (because they probably will). Don't give them more than you have to.
- Avoid new technology (like e-voting, wireless tablet check-in at doctor offices) until you are able to determine conclusively that they are secured properly (don't take their word for it).

Credit Identity Theft

1. Search online for "Credit Security Freeze"
2. Look for links that go to the credit reporting companies themselves (Transunion, Experian, Equifax) and click them to start the process.
3. Follow the directions and provide the information they ask for.
4. Submit payment (varies by state). If you are a prior victim with a police report of identity theft, you may be able to select the option for free lifetime freezes instead.
5. **IGNORE ANY UPSELL OPTIONS.** When they offer you a score or monitoring, refuse (unless you really want a score).

There should be no expiration for the freeze (if there is, you probably accidentally did a fraud alert instead). You'll know for sure when you receive your freeze PINs.

These numbers (generally 8 to 12 digits long) must be stored securely (you might receive them immediately online or you may have to wait for them in the mail).

At no point should you **ever** give your PIN to any employer, store, or creditor. You go back to the websites, select a "thaw" or temporary unlock of the freeze. You'll have to pay another fee and select a time period that your credit will be exposed, but it will automatically relock afterwards.

Instruct any potential creditors (or people who you want to view your credit report) to check during the period of time you specified during your "thaw".