



For Immediate Release:

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How to Prevent Fraud & ID Theft

With the latest advancements in today's technology, it's no surprise that fraud and identity theft continue to thrive. Identity theft is the most common concern among consumers contacting the Federal Trade Commission (FTC) with 32% of all complaints, nearly 260,000 in 2007.

In 2007, consumers reported fraud losses totaling more than \$1.2 billion to the FTC, and according to *USA Today*, personal ID theft tripled in the U.S. last year as well. The FTC reports that the average amount paid by fraud victims was \$2,507 in '07.

Here are some tips from American Consumer Credit Counseling to help you prevent Fraud and Identity Theft:

1. Keep your confidential and financial information private. It is unusual for a bank or credit company to request your account information, seeing as they already have it.
2. Keep an inventory of everything in your wallet. Don't keep your Social Security card or any card with your Social Security number, such as an insurance card, in your wallet.
3. Monitor your bank and credit card transactions closely for unauthorized use. Thieves usually start off with something small to test the waters. If you don't catch the small things, you can be sure to have some nasty charges appearing on your bill in the near future.
4. When you use an ATM look for suspicious devices and don't let anyone stand nearby. Always take your card and receipt, and memorize your PIN instead of keeping it in your wallet.
5. Keeping your computer up to date with the latest anti-spyware and anti-virus scan software and firewall protection is crucial in order to protect your computer from hackers. Never open an email or attachment unless you are sure of who sent it and what it contains. Never click on pop-ups and configure your web browser to automatically block them.
6. Never provide credit card information online, unless you are making purchases from a trusted site. Trustworthy sites will direct you to a secure URL starting with *https://* anytime you are asked to provide confidential information. Never send your usernames and passwords by email, or save them on your hard drive.
7. Turn your computer off, or place it on standby when you are not using it. This will prevent someone from accessing your personal information.

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ABOUT ACCC: American Consumer Credit Counseling (ACCC) is a non-profit 501 (c) (3) organization dedicated to empowering consumers to regain control of their lives through education, counseling and debt management. ACCC provides individuals with practical solutions for solving financial problems and recognizes that consumers' financial difficulties are often not the result of poor spending habits, but more frequently from extenuating circumstances beyond their control. As one of the nation's leading providers of financial education and credit counseling services, ACCC works with consumers to help them with the best plan of action to reduce their debt and regain financial stability. For more information or to access free financial education resources log on to www.consumercredit.com.