

## [Top Ten Ways To Protect Your Privacy And Reduce Identity Theft](#)

*What can be more valuable than your money? You! Your identity is worth so much more to a criminal than cash. Identity thieves can use your identity to their benefit that can be worth hundreds of thousands of dollars.*

*Online PR News* â€“ 21-July-2011 â€“ What can be more valuable than your money? You! Your identity is worth so much more to a criminal than cash. Identity thieves can use your identity to their benefit that can be worth hundreds of thousands of dollars.

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Your identity can be used to get a mortgage, buy a car and get credit cards. It should be understood that the thief has no intention of paying for any of these items and that's why your identity is worth so much.

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Ken Amaro writing for [www.firstcoastnews.com](http://www.firstcoastnews.com) says "In today's environment, your personal information might be more valuable than the cash in your pocket, So how do you protect your identity and guard your privacy?"

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Here are my top 10 ways to reduce being the victim of id theft.

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Number 10: List all of your phone numbers in the federal trade commission Do Not Call Registry.

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It will give you a quick and effective shield against unwanted telemarketing, and yes, you can even register your cell phone numbers.

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Number Nine: Request a Free Credit Report.

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You are entitled to a free copy from each of the three nationwide credit reporting agencies, Experian, Equifax and Trans Union, that way you check for identity theft problems.

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Number Eight: Opt out.

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Call your banks, insurance companies and brokerage firms and ask to Opt Out of having your information

shared. This will cut down on those unwanted calls and the junk mail.

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Number Seven: Avoid loyalty cards.

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Be loyal to the supermarkets that offer discounts without requiring you to enroll in a loyalty club.

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Number Six: Opt out again, this time from credit offers.

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It will cut down on those annoying letters for credit and insurance, and important step for protecting your privacy.

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Number Five: If you are moving, use a temporary change of address.

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Why? The junk mailers have access to a permanent change of address database, and use it to update their mailing list. A temporary change of address list does not get the same attention.

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Number Four: File a complaint.

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If you believe a company has violated your privacy, file a complaint with the Federal Trade Commission or the attorney general.

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Number Three: Install anti-spyware, anti-virus and firewall software on your computer.

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Every time you connect to the internet, your computer has the potential to become the target of a virus or spyware.

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Number Two: Pay with cash when possible.

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Electronic transactions leave a trail, or fingerprints that can be captured and sold to marketing companies.

Paying cash protects your privacy and reduces your debt.

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Number One: Practice privacy self defense.

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Don't share personal info unless it is absolutely necessary. Don't give out your phone number freely to the stores and don't complete those consumer surveys even if they appear to be anonymous. It is all about collecting data and marketing that information."

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Protecting your privacy and identity should be top priority because it is extremely difficult to set things right once you're a victim. There are many horror stories from identity theft victims who spend a tremendous amount of time and effort to repair their credit. The best defense is to do as much as possible to safeguard your privacy by being proactive.

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Read more: <http://howsafeareyou.org>

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