



FEATURE ARTICLE FROM ALWAYS BEST CARE

Identity Theft Prevention and Recovery

Identity theft can happen at any time to anyone. Thieves are very creative and are always looking for new methods to access personal information for their own gain. The information thieves are looking for is not always clear – some things are obvious like Social Security numbers, others are not, like family relationships and insight on your personal life.

Protection

Here are 10 important tips to follow for preventing ID theft ...

1. **Only carry what you need** - leave extra credit cards, checks and documentation with sensitive information (Social Security Cards) at home when shopping or leaving your home. When carrying Medicare information it is best to carry a copy and black out the first five numbers of the Social Security number which most hospitals will accept.
2. **Consider carrying your wallet in your front pocket**, in a neck pouch or in a fanny pack on the front of you.
3. **Never leave your purse or wallet unattended**, even at social or religious gatherings where you feel safe and comfortable - thieves can be lurking anywhere.
4. **Keep an itemized list of the cards you do carry** on a daily basis along with the check numbers you carry so that if your belongings are stolen you can quickly call and report the stolen cards to the card companies.
5. **Before allowing company into your home**, always lock up personal information and laptops and log off and shut down your computers.
6. **Be especially cautious of using the ATM**. Try to always go into the bank, but if you do use an ATM, only use ones that are lit and take your receipt with you and shred it.
7. **Deter crime from your home** with lighting, radios and televisions. Use timers or motion detectors on outdoor lighting if you can afford it, or leave lighting on at night when you are away.
8. **Never give out personal information** to someone reaching out to you via phone, email, instant message, text message, door-to-door or through social media. If you receive a call from a company requesting personal information, inform them you will hang up and call their primary company phone number to ensure the call is legitimate.
9. **Use secure, non-personal passwords** that contain both capital and lower case letters, numbers and unique symbols (!*@\$).
10. **Be cautious with your generosity** - make a charitable giving plan and do not deviate from it. Check out the legitimacy of every charity before giving them your hard earned money.

Recovery

If your identity has been stolen, the sooner you discover it, the sooner you can take the steps necessary to fix it. Do not let fear, ignorance or embarrassment keep you from doing what you need to do to protect your finances, your property and most importantly, yourself!

What victims should do next ...

1. **Let all of your creditors know that your ID has been stolen.** Be sure to keep track of who you talked to, when you talked to them and their job titles, and phone numbers. Remember, the sooner you notice and report any discrepancies on your accounts, the easier it is to dispute them.
2. **Close your accounts.** Send confirmation that you are closing your accounts in writing, by certified mail, return receipt requested. Keep copies of everything.
3. **When you open new accounts, put passwords on them** (do not use a password that relates back to personal information that someone can guess).
4. **Contact the issuing agency of any IDs that were taken** - driver's license, state ID, employment ID. Do not just cancel and replace, ask the agency to put a caution or flag on your file so nobody else can get replacements.
5. **File a police report** and make copies of that report to send to your creditors. Do this in person rather than using an automated report. If your police department does not take identity theft reports, ask to file a "Miscellaneous Incident Report." If you are still unable to file a report, contact your state Attorney General to find out exactly what your state law is in regards to identity theft.
6. **Find out from each creditor just what it is you need to do to clear up the mess,** and then do it, keeping track of everyone you talk to and everything you do.
7. **Once all the disputed charges have been taken off your accounts** and everything is resolved, **have those companies send you a letter that states in writing that the disputed accounts are closed** and the fraudulent debts discharged. File and keep copies of these letters to use if this erroneous information reappears on your credit report.
8. **Follow up to make sure everything has been taken care of** and keep checking your accounts regularly.
9. **Report the theft or fraud to the three major credit bureaus.** Have them place a fraud alert on your account so that new lines of credit cannot be opened without explicit confirmation by you.
10. **Do not fall for so-called credit repair scams.** The only information that can be removed from your credit report is inaccurate information, and that is something you can do for yourself.

Reprinted by Always Best Care Senior Services with permission from *Senior Spirit*, a publication of the Society of Certified Senior Advisors.

The Certified Senior Advisor (CSA) program provides the advanced knowledge and practical tools to serve seniors at the highest level possible while providing recipients a powerful credential that increases their competitive advantage over other professionals. The CSA works closely with [Always Best Care Senior Services](http://www.alwaysbestcare.com) to help ABC business owners understand how to build effective relationships with seniors based on a broad-based knowledge of the health, social and financial issues that are important to seniors, and the dynamics of how these factors work together in seniors' lives. To be a Certified Senior Advisor (CSA) means one willingly accepts and vigilantly upholds the standards in the CSA Code of Professional Responsibility. These standards define the behavior that we owe to seniors, to ourselves, and to our fellow CSAs. The reputation built over the years by the hard work and high standards of CSAs flows to everyone who adds the designation to their name. For more information, visit www.society-csa.com.



Always Best Care Senior Services

Always Best Care Senior Services (www.alwaysbestcare.com/) is based on the belief that having the right people for the right level of care means peace of mind for the client and family. Always Best Care Senior Services has assisted over 25,000 seniors, representing a wide range of illnesses and personal needs. This has established the company as one of the premier providers of in-home care, assisted living placement assistance, and skilled home health care in the United States.

January, 2014