

They Took My What...?

By Steve Wallach

Identity theft is growing to be the number one crime in America. With all of the information available about protecting your ID, we thought a bit more would be in order.

How susceptible are you to being a victim of identity theft? Take the following quiz created by Frank Abagnale. In case some of you missed the movie "Catch Me If You Can," it tells the life story of Frank Abagnale. Briefly, Frank was the world's greatest forger and con artist. Today, he is the highest paid consultant in the country, working with banks, financial institutions, and law enforcement to prevent forgery and ID theft. His advice should be heeded! If any of the following describes you, add the points to your score.

1. You receive several offers of pre-approved credit every week (5 points). Add five more if you don't shred them before putting them in the trash.
2. You carry your Social Security card in your wallet (10 points).
3. You don't have a post office box or a locked, secured mailbox (5 points).
4. You drop off your outgoing mail at an open, unlocked box or basket (10 points).
5. You carry your military ID in your wallet at all times (10 points).
6. You don't shred or tear banking and credit information when you throw it in the trash (10 points).
7. You provide your Social Security number whenever asked (10 points). Add five points if you provide it orally without checking to see who might be listening.
8. You're required to use your SSN as an employee or student ID number (5 points).
9. Your SSN is printed on an employee badge that you wear (10 points).
10. Your SSN or driver's license number is printed on your personal checks (20 points).
11. You are listed in a "Who's Who" guide (5 points).

12. You carry your insurance card in your wallet and it contains your SSN or your spouse's SSN (20 points).

13. You haven't ordered a copy of your credit report for at least two years (10 points).

14. You don't believe that people root around in your trash looking for credit or financial information (10 points).

Now let's evaluate your risk. After you review your score, plan your actions to protect your identity. Don't become the next victim of the ID Thief.

If you scored **more than 100 points, you're at high risk.** You should purchase a paper shredder, become more security aware in document handling, and start to question why people need your personal data.

If you **scored 50-100 points, your odds of being victimized are about average, though higher if you have good credit.**

If you **scored 0-50 points, congratulations.** You've got a high security IQ. Keep up the good work and don't let your guard down now.
