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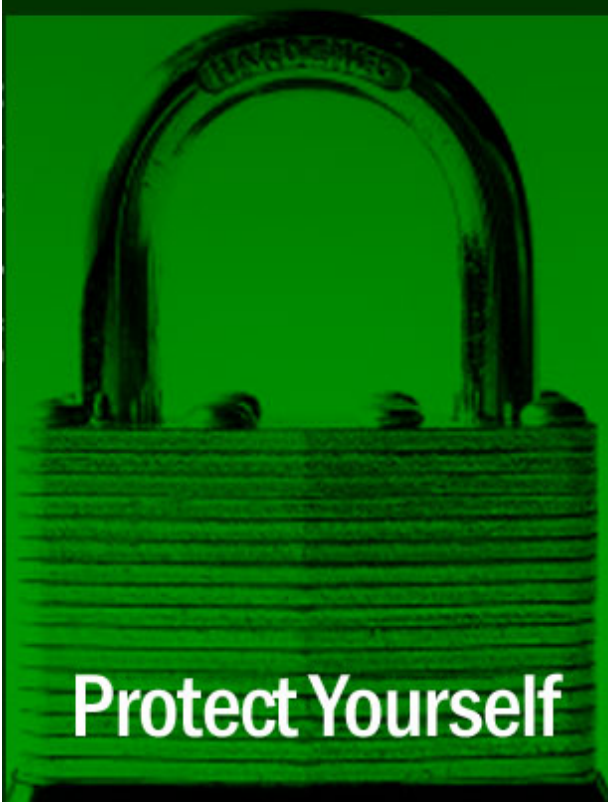
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FIGHT IDENTITY THEFT: **Monitor Your Credit Report**



Protect Yourself



FIGHT IDENTITY THEFT: Monitor Your Credit Report

It sounds like a nefarious plot cooked up by authors fascinated with conspiracy theories – one that involves rubber facemasks, contact lenses, and finger print imitations.

However, identity theft is more than just fodder for science fiction. It is a very real problem that every one of us is facing today.

If you've been watching the news or reading the papers, you probably have an idea what identity theft is. The problem often evokes situations where a con artist or an impostor uses someone else's name, Social Security Number (SSN) and other personal details to make purchases, take out loans, or commit fraud – all in the name of the innocent victim.

But did you also know that the key to stopping identity theft might be found in your credit report?

First, let us discuss why we all need to put our best efforts into stopping identity theft.

When the Criminal Uses Your Identity as Cover

Identity theft is by far the most common fraud complaint that consumers bring to law enforcement authorities and consumer protection groups.

In fact, identity theft topped the list of consumer fraud complaints in 2002, according to the latest data compiled by the Federal Trade Commission (FTC). It was the third year in a row that the crime occupied the Number One spot in the list, accounting for 43 percent of the total.

In a separate survey, the General Accounting Office came up with 750,000 as the number of Americans who fall victim to identity theft every year. And they say that number may be low, as many people choose not to report the crime or, for that matter, even know they have been victimized.

However, what makes the crime worse than it already is not its frequency or pervasiveness. The extent of the damage it can do to a person extends to more than just financial ruin but harm to even a person's good name, which is the last bulwark of your identity.

There are federal laws and industry practices that set up limits to the liability of being a victim of identity theft. But this only solves a small portion of the victim's problems. The reason is that it often takes years to repair the damage that has already been done.

You will have to notify creditors and law enforcement that you have been victimized. You will have to close tainted accounts and open new ones, and correct your credit report.

In addition, you may not be able to get approved for loans, jobs, housing, insurance, or other opportunities because one incidence of identity theft was enough to shatter your reputation and credit rating completely.

Associate Director of the FDIC's electronic banking branch, Michael L. Jackson says, "A thief can secretly run up thousands of dollars in bills using your name and a different or fictitious address, and you may not be aware of this until you are turned down on an application because the delinquent debt was recorded in your credit report."

Another good reason why you should take the necessary steps to stop identity theft is so "you (can) protect yourself and other consumers from higher interest

rates and fees that lenders charge to recoup losses from fraudulent credit cards and loans,” explains an FDIC Consumer Affairs Specialist, Cora Lee Page.

How Identity Theft is Committed

The criminal mind is creative. Criminals like identity thieves are ingenious people who find various means to commit crime. But if you always stay on your guard, especially with regard to personal things that contain sensitive information, it does not matter how ingenious they are.

Your social security number, your birth date and other identifying information such as your address, phone number, driver’s license number, and whatever else can tell personal things about you are all rich sources of information that an identity thief may use.

Armed with this information and a driver’s license with his or her own picture, an identity thief can begin the crime. They could use the information when applying for new credit or opening up new accounts, either in person or through the mail or phone. They could even provide an address of their own, claiming they have moved.

They could fool lenders and car dealers by posing as you and when they fail to make good on their monthly obligations, the damage shows up in *your* credit rating, ruining your good name in the process.

Actually, there are so many things that an identity thief can do with just a few personal information from you. But all of them can be tracked down to two basic damages – financial damage (by running up thousands of dollars worth of debts) and destroying your reputation.

But how do these criminals get a hold of your information?

You might say that you take care of your personal information and you never give it to just anyone. You are always careful where you place your important stuff – driver's license, credit cards, ATMs, checkbooks, etc. While you might practice extreme levels of care in your home, once you step out control slips right out of your fingers.

A hospital medical staff has access to your insurance records. A waiter at a restaurant can easily record your credit card number and the all important verification code (three-digit number) found on the back of the card.

An employee at a lending institution or a bank can get your bank account number from the company's computer database. And that is not to mention all other telltale paperwork you leave lying around your workstation or any information you provide over the Internet.

Virtually anyone who is ingenious enough can get your information from businesses and other institutions. They only have to do any of the following:

- Steal records or information while they are on the job
- Bribe an employee who has access to these records
- Hack into places where these records are kept
- Con information out of employees
- Steal your mail, including bank and credit card statements, credit card offers, new checks, and tax information

- Rummage through your trash in a method called “dumpster diving”
- Get your credit reports by taking advantage of their employer’s access to them or posing as a landlord, employer, or someone else who has legal right to access your report
- Steal your wallet or purse
- Complete a “Change of Address” form to divert your mail to another location
- Steal personal information from your own home
- Steal information from you through email (“phishing”) or phone (“pretexting”) by posing as legitimate companies and claiming that you have a problem with your account

Time to Fight Back

The FTC reports that it takes an average of 12 months before a person realizes that he is a victim of identity theft. By that time, you would have received several calls from collection agencies about accounts that you don’t recall ever opening.

Purchases you never made, loans that you never applied for, mortgages, securities, withdrawals, cash advances that you don’t remember doing – all these are signs of possible identity theft.

When you finally reach that point where you don't know what to do anymore, someone advises you (or you come up with it on your own) to go through your credit report to look for any errors. And that is when you realize you have been victimized.

So why wait until much damage has been done? Why not prevent the crime from ever happening in the first place? It is time for you to fight back against identity theft and identity fraud and take back what you have lost from these criminals.

Every transaction, every account opened, and every purchase done in your name and using your personal information will ultimately reflect in your credit report. As such, your credit report is actually your first source of indication that you are a victim of identity theft.

But the problem is that not many people pay much attention to their credit reports. In fact, the only time they even think to get a copy of their credit report is if they are applying for a loan or a mortgage.

And that is why most identity thieves can get away with their crimes for as long as they can. Because people do not check their credit reports, they are usually unaware that they are being victimized until too late.

In November, the US Congress amended the Fair Credit Reporting Act (FCRA), allowing American citizens to get free credit reports every twelve (12) months from the three main credit bureaus (Experian, Equifax, and Trans Union). But even this may not be enough to put a stop to the burgeoning criminality that is identity theft.

A credit monitoring service is your alternative to making sure your information is protected from these criminals. The service will alert you, usually daily or weekly, to changes in your credit. By doing so, it will help you stop the theft before it gets out of control.

This is not to say that the credit monitoring service is the one sure way to prevent identity theft. However, it does play a very important role in reducing the impact or damage that identity theft has on your credit and your good name.

Credit Monitoring

There are basically two types –

A three bureau monitoring service provides monitoring for all three credit bureaus – Experian, Equifax, and Trans Union. Since it includes all three, the service can be quite expensive.

On the other hand, the single bureau monitoring service provides only for any one of the three national credit bureaus and costs slightly lower than the first type.

The companies that provide credit monitoring service are reputable and owned by publicly-traded major corporations. Using all of the latest encryption, consumer screening, and data security technologies, they make sure that your information is protected.

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