

Don't let Identity Theft ruin your vacation!

Over 30,000 identity thefts occur each day with one quarter of these happening to people who are on vacation or travelling. Now that we are in the height of vacation travel, there are some fairly simple steps you can take to make sure this does not happen to you.

Be proactive. Don't wait for your bank or credit card company to call and tell you they have detected suspicious activity on your cards. Prior to leaving, call your bank and the companies of the cards you are taking with you and let them know your travel dates and destinations. Most banks and credit cards companies are happy to monitor your accounts as they don't want to be liable for fraudulent charges.

Minimize your wallet by taking only the credit cards you will use, preferably only 1 or 2. Do not take your checkbook unless absolutely needed and never travel with your social security card or ATM pins.

When making purchases while traveling, if given the option of using credit or debit always choose credit. It's faster and easier to recoup fraudulent charges from a credit card. Also, ATM machines at established banks are more closely monitored for skimming mechanisms than those out in the public, so be selective.

Leave the laptop at home, unless you are traveling for business and really need it. Laptops usually have a lot of information stored in them that you do not want other people to have access to. Besides who really wants to check their email while sitting on a beach in Mexico! Also be very careful if you use a hotel computer that could remember passwords, logins and account numbers. If you do have to travel with a laptop be sure the connections you use are secured.

Make use of the hotel room safe for passports, extra traveler's checks, etc. When you are out and about for the day take only what you will need for the day. It is also wise to make copies of your passport and other important documents you may have with you. Leave one copy at home and take the other with you. Having copies will make it easier to replace them if the originals are stolen.

Have your mail stopped and kept at the post office until you return. A neighbor may offer to pick up your mail but if anyone has figured out you are really gone it will be much easier for them to pick it up before the neighbor gets there.

No social networking! Do not Tweet or post on Facebook or any other social networking site that you are gone, for how long or where you are. This is an open invitation for someone to break into your home.

Put fraud alerts on your credit reports. You can put a 30 day fraud alert on each of your credit reports that will force creditors to contact you if someone tries to open up a new account using your social security number. You can do this at each of their web sites: www.experian.com, www.transunion.com, and www.equifax.com.

Travelling for business or fun is an everyday part of life, but perhaps not as safe as it used to be in the cyber world we live in. Take a few precautions and don't let a possible identity theft ruin your much needed vacation!

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