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BECOME VICTIMS.

Nov. 12, 2013

Financial experts say it's no longer if a person will have their identity stolen, it's when.

Identity theft is so common now that even the investigators who pursue identity theft cases and the financial counselors who help consumers get back on track have become victims.

“We are all at risk. We really are. Our information is all over the place, everywhere we make a purchase,” said Cristy Cash, director of counseling for Consumer Credit Counseling Service of Central Oklahoma.

Identity thieves obtain information in various ways, including stealing mail, Dumpster diving, phishing scams via phone or email, and skimmers, which retain a credit or debit card's information after it is swiped.

Cash herself has been a victim of identity theft several times, once by a pickpocket who stole her wallet at a coffee shop. The thief almost immediately attempted to buy something worth \$1,200, but safeguards she had in place prevented her from losing any money. Her debit card was declined for lack of funds, and when the thief tried to use a credit card from her wallet, the card company sent a text message to her cellphone, asking if it was a legitimate purchase. She responded that it wasn't, so the transaction was denied.

Still, Cash said it was a headache to get her financial life back on track.

“It makes you skittish. It makes you feel watched. It takes away your personal security, even if for a little while,” she said.

It even happened to detective Robbie Robertson, who investigates white-collar crime

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responsible for the debt.

Monitor transactions

Some people take extreme precautions, such as doing all banking and shopping in person rather than online, or by following a waiter back to the credit card machine after enjoying a meal out. But experts say a consumer's best defense is regular monitoring of bank accounts, credit card transaction and credit reports.

Free credit reports can be obtained annually from each of the three major credit bureaus at annualcreditreport.com.

Also, consumers should never give out personal financial information — such as a Social Security number or bank account — over the phone or through email if they didn't initiate the call, said Julie Bays, chief of the attorney general's Public Protection Unit.

Scammers often use current events, such as the government shutdown or new health care law, to make their requests seem legitimate.

Buy a shredder and use it on every bill or credit card offer before throwing it away, she added.

And don't put your outgoing bills in the mailbox with the flag up — that's an invitation to thieves to look for checks or other sensitive information.

Look at credit card statements when they arrive to make sure the charges are accurate.

These measures help but aren't foolproof.

“Even as cautious as you can be, there is no guarantee that your identity isn't going

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