

Protect your identity!

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<http://bankruptcysouthjersey.com/>

Protecting your identity is harder in today's world of technology. However, it is worth the effort to insure that your financial security is not put in jeopardy. It is always important to monitor your credit reports for any inaccuracies. You are entitled to one free report each year. A few additional options for preventing your identity from being stolen include:

- **Social Security Number.** If your social security number is compromised, you must immediately put a "fraud alert" on your credit report. This will let lenders know to request additional information before a new account can be opened.
- **Change Your Password.** Your passwords should be difficult for somebody else to figure out. Obviously, it is important to keep your passwords private. It is also important to immediately change your password if you believe somebody else has obtained it.
- **Monitor Credit & Debit Card Accounts:** You should closely monitor your accounts and confirm that all charges are legitimate. If you are notified of a breach by a credit card company or the bank of your debit card, immediately ask for a new account number and card.
- **Beware of E-mail Phishing:** Phishing occurs when an email claims it is from a creditor and requests confidential information from you. Creditors rarely contact you by email, so if you receive this type of email, also verify it directly (using the telephone number you have, not the one provided in the email) with your creditor before providing any information.
- **Brokerage Account Information:** If your account number is disclosed, close the account and get a new one with a new number.

If your identity has been stolen and you have debt wrongly incurred in your name, filing a bankruptcy case may be a solution for dealing with it. If you are interested in learning more, contact [McDowell Riga Posternock PC](#) today!

If you are interested in learning more about Chapter 7, Chapter 11, or Chapter 13 bankruptcy, contact [McDowell Riga Posternock PC](#) at [856-528-3389](tel:856-528-3389) begin of the skype highlighting 856-528-3389 end of the skype highlighting. Bankruptcy is designed to give people who are in financial difficulty a "fresh start." Thus, if your debts are causing you undue stress, you should call us for a free initial consultation to discuss whether bankruptcy is the right option for you. Our New Jersey offices are located in Moorestown, Maple Shade, and Willingboro. Our Pennsylvania offices are located in Bryn Mawr and Philadelphia.