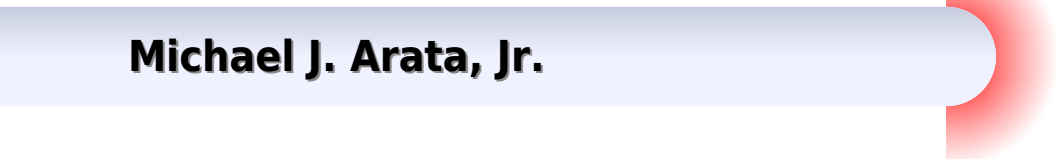


Ways to Make the Most of Your **Credit Card Offers**



Credit Card Offers Tips

Michael J. Arata, Jr.



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Jr.,2004-07-08 Twenty seven million Americans have been victims of identity theft in the last five years and the total cost of identity theft approaches 48 billion per year total costs to businesses are 43 billion and the direct cost to consumers is 5 billion These staggering statistics have prompted security consultant Michael Arata to provide readers with the resources they need to guard themselves against identity theft In this valuable book Arata offers easy to follow straightforward advice on understanding identity theft minimizing risk maintaining vigilance choosing who to share personal information with selecting hard to guess PINs determining victimization reviewing a credit report charting a course of action resolving credit problems reclaiming good credit and much more Explains how to recover successfully if identity theft does occur Author Michael Arata CISSP CPP CFE ACLM is a veteran of the security industry with more than fifteen years of experience

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