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By Adam Levin, co-founder of Credit.com and the chairman and founder of CyberScout

According to a 2016 report from the security firm ThreatMetrix, identity thieves are working a new seam in the identity theft gold mine: online lending. There is an increase in attacks against providers of alternative lending products.

The reason online lenders have attracted this unwanted attention has to do with the niche they occupy. First, they typically offer smaller loans in the $2,000 to $5,000 range. They differentiate themselves in a crowded market by providing faster turnaround than traditional lenders. It is that speed that makes it an ideal transaction type for the commission of identity theft: Thieves use fake or stolen personal information to apply for funds they can get quickly — before the lenders or potential victims know what's happened.

I know what you're thinking: Really? And yes, I am sorry to say it — but very much so: Really. We're talking about THIS again, because last year fraudsters were able to scam $16 billion from consumers. This is yet another example of how identity thieves abuse people's personally identifiable information to the detriment of both consumers and businesses. That tells me that we need to keep talking about how to stop being such an easy target .

The New Normal?

There's a question mark up there because unfortunately curiosity and disbelief are still the most common reactions consumers have when the conversation turns to identity-related crime. Personally, I would add that it boggles the mind people still question the prevalence of the identity theft scourge.

Here's the deal: Your chances of getting "got" have never been better, whether it's in a simple credit card fraud scam, a mind-rackingly complex attack on every available crumb of value to

be had through the exploitation of your financial reach in the world, or this latest trend where identity thieves target online lenders.

Is it really the new normal? The answer: No, it is not.

There is, in fact, nothing new about it. It's the plain old vanilla, 100% normal now. The trend began well over a decade ago. If I were being a stickler, the heading would say, "the mind-numbingly old but still not totally understood normal" or "the how can this still be something I have to write about normal."

When it comes to identity theft, it's all about your personally identifiable information being in the wrong hands and not so much about what you do to protect yourself. But before you throw your hands in the air and start singing like Madam Butterfly, keep reading.

What You Can Do

With tongue firmly in cheek, one thing you can do is read Swiped: How to Protect Yourself in a World Full of Scammers, Phishers and Identity Thieves (full and shameless disclosure: I wrote it, and it is now available in paperback).

Since the book came out last year, the problem has gotten much worse. In fact, 2016 brought a new all-time high, with an estimated 15.4 million U.S. consumers becoming victims in one stripe of identity-related crime or another. That's up from 13.1 million the year before.

You can keep your information from being used by scammers by placing a freeze on your credit. This will make it impossible for anyone to utilize your credit without the authentication to thaw it (including you). In addition, you need to practice what I call in my book, The Three Ms:

- **Minimize your exposure.** Don't authenticate yourself to anyone unless you are in control of the interaction, don't overshare on social media, be a good

steward of your passwords
, safeguard any documents that can be used to hijack your identity.

• **Monitor your accounts.** Check your credit report religiously, keep track of your credit score, review major accounts daily if possible. If you prefer a more laid-back approach, sign up for free transaction alerts from financial services institutions and credit card companies or purchase a sophisticated credit and identity monitoring program.

• **Manage the damage.** Make sure you get on top of any incursion into your identity quickly and/or enroll in a program where professionals help you navigate and resolve identity compromises — oftentimes available for free or at minimal cost through insurance companies, financial services institutions and HR departments.

It says somewhere in the Bible that the fastest runner doesn't always win the race, and the strongest warrior doesn't always win the battle. We learn in the same verse that the wise can go hungry and even the most talented among us can be dirt poor. If the scribes had lived today, they would have added that even the most careful among us can become victims of an identity-related crime.

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