



FIND OUT YOUR RISK OF IDENTITY THEFT, FOR FREE

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SEATTLE -- How would you like to know your risk of identity theft? The information is available if you know how to get it.

A Web site called [MyIDScore.com](#) is run by a giant data company that's helped businesses spot identity fraud for nearly a decade now.

Just enter your personal information, name, address, phone number and date of birth. Then answer a number of difficult challenge questions to prove it's really you. It'll give you an ID score to assess your identity theft risk.

MyIDScore.com Chief Privacy Officer Thomas Oscherwitz says the makers want people to be comfortable with the site, so providing your social security number is optional.

"If you provide your social security number, we'll be able to make a more accurate assessment of your ID risk," Oscherwitz said. He added if you don't provide it, they can still give you an assessment, but it might not be as accurate.

Here's how it works: the site searches its massive data base to look for unusual activity that suggests fraud.

"For example, what happens if we see on our network that five other individuals with different names are applying for credit using your social security number? Or what happens if there are two credit card applications using your name from different addresses on the same day?" said Oscherwitz.

You get a score from 1 to 999, broken down into low, moderate and high risk. The lower the number, the lower your risk. About one in 100 people wind up in that high-risk category. They're encouraged to contact the nonprofit Identity Theft Resource Center to find out why and what they can do about it.

We had two people test it and came back with scores of 125 and 144 -- both considered low.

A third tried but didn't get any results. It turns out the site can't produce a score for everyone. That's nothing to worry about. It just happens sometimes.

The ID score is a snapshot in time, your risk at that moment. So you want to check site on a regular basis.

Now I know we've warned about giving out personal information online, but this site is legit and it is very serious about protecting your privacy.

We spoke to several of the top identity theft experts in the country. They've used the site and they highly recommend it.

There's no charge to use the service, and you won't get any spam after using the site.

MyIDScore.com promises not to use the personal information you give them for marketing purposes and they do not disclose this information to third parties for marketing purposes. [Read the full privacy policy](#).