

## What Should I Do If I've Become a Victim of Identity Theft?

Identity thieves take advantage of everyday opportunities to discover your personal information and use it to commit fraud or other crimes. The good news is a victim of identity theft has more options today than ever before. According to the Federal Trade Commission (FTC), there are four important actions you can take to minimize the credit damage caused by circumstances beyond your control.

1. Contact any of the three major credit bureaus. Speak to someone in the fraud department and request that a fraud alert be placed on your credit report. As soon as one credit bureau confirms your fraud alert, the other two will automatically place one on your report as well. With a fraud alert in place, creditors must contact you before opening any new accounts in your name or changing any details of your existing accounts.

Then request a free copy of your credit report from each one. Review all of your credit information looking for unauthorized accounts, charges, or changes. Check the accuracy of your name, address, phone number, Social Security number (SSN), past employers, and any other personal information. Request any inaccuracies be corrected by notifying the bureaus by phone and follow up in writing by using certified mail, return receipt requested, so you will have documentation of all requests and responses by the bureaus. The addresses for each bureau are listed at the end of this article.

Continue to check your reports every few months, especially in the first year after you have lost your personal information.

2. Contact the creditors for the accounts that have been altered or opened without your permission. This includes bank accounts, credit card companies, lenders, utilities, phone companies, Internet service providers, and any other services that may be opened fraudulently. Contact the company's fraud department by phone and follow up with a letter.

The FTC offers the "ID Theft Affidavit" to dispute new accounts, available at [www.ftc.gov](http://www.ftc.gov). To dispute charges on existing accounts, request the company's fraud dispute forms.

If you suspect that a thief has been passing bad checks in your name, close the account immediately and notify your bank. Contact the major check verification services and ask that the retailers who use their databases stop accepting your checks for purchases. To find out if an identity thief has been writing checks in your name, call SCAN at 1-800-262-7771. The three major check verification services are:

- TeleCheck - Call 1-800-710-9898 or 927-0188.
- Certegy, Inc. - Call 1-800-437-5120.
- International Check Services - Call 1-800-631-9656.

3. The third step to take if you believe you are a victim of identity theft is to file a police report. Request a copy of the report for your records and to send to creditors for verification of the crime. Unfortunately, 61% of victims in 2004 did not notify the police of identity theft crimes.

4. Finally, file a complaint with the FTC to help law enforcement across the country track identity thieves and catch them. You will also be referred to other useful government agencies and consumer organizations to help you recover from identity theft. Contact the FTC in any of the following ways:

- Call the FTC's Identity Theft Hotline at 1-877-IDTHEFT (438-4338);
- Write Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580;
- Or visit [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) .

5. If you have been turned down for a loan, lost a job, or possibly had to pay significantly more interest fees because damage to your credit score due to circumstances beyond your control, you may have a credit damage claim. Now with a newly developed process called Credit Damage Measurement, you can measure the financial loss you have sustained and as a result, receive fair compensation.

These five steps should resolve most of your credit problems after becoming a victim of identity theft. However, stay alert for new occurrences. Review your credit report every year and report any problems to creditors immediately both by phone and in writing. With diligence and a little patience, you can recover your good name.

As promised, here is the location and contact information for the three credit bureaus to report fraud:

- Equifax - Call 1-800-525-6285; write P.O. Box 740241, Atlanta, GA 30374-0241; or visit [www.equifax.com](http://www.equifax.com) for more information.
- Experian - Call 1-888-EXPERIAN (397-3742); write P.O. Box 9532, Allen, TX 75013; or visit [www.experian.com](http://www.experian.com) for more information.
- TransUnion - Call 1-800-680-7289; write Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790; or visit [www.tuc.com](http://www.tuc.com) for more information.

For more information, you can visit <http://www.apscreen.com>