

Identity Theft: It Can Happen to You!

By Stephen Bucaro

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You step outside to find your car has been repossessed and a foreclosure notice posted on the front door of your house. All because of delinquent loans "you" made. Or the police come to make an arrest because "you" used a fake prescription. Can't happen to you?

Think again. All an identity thief needs is a copy of your credit report. This document contains your birth date, Social Security number, place of employment, salary, credit card numbers, and details about all of your financial transactions, savings and investments.

Using your identity, the thief can take your assets, leave you in debt, and commit crimes in your name. After the damage is done, it may take years, if ever, to clean up your records. Credit companies like to hang on to information like glue, they won't just delete it.

Lenders are not interested in your identity theft claim. They want to protect their own interests first. They would rather clear up the identity theft question after they take your assets. And everybody the police arrest claim they didn't do it. Someone else who stole their identity committed that crime. They would rather close the case quickly than get involved in a complicated identity theft

case.

How to Protect Yourself

1. Guard your personal information. Don't provide your Social Security number, or any financial information, to anyone without knowing why they need it.
2. Don't throw away any financial documents without shredding them first. That includes those credit card linked blank checks that your bank keeps sending you, and unsolicited credit card offers.
3. Close any accounts that you don't use. Keep the number of credit card accounts and lines of credit you use to a minimum.
4. Once a year request a copy of your credit report and check it for accuracy. You can get your credit report from Equifax for \$9.00 www.equifax.com
5. Carefully examine your monthly financial statements for unusual activity and examine your credit card bills for charges you can't identify.

If You Become a Victim

1. Immediately contact the creditors where fraudulent charges were made and request that a fraud alert be placed on your file.
2. Under the Truth in Lending Act, you can be held liable for a maximum of \$50.00 in unauthorized charges per credit card.
3. Download an identity theft affidavit from the Federal Trade Commission Web site.
<http://www.consumer.gov/idtheft/affidavit.htm>
4. File a report with your local police department.
5. Keep a complete record of the identity theft and your efforts to clear your records. Send all letters related to the theft by certified mail. Keep a record of all telephone calls you made and received, with dates and the names of the individuals you spoke to.

Identity theft is one of the fastest growing crimes in the U.S. It can happen to you. Protect yourself by guarding your private information and carefully examining your financial statements. If you become a victim, take the steps outlined above, and keep a complete record of your efforts to repair the damage caused by this crime.

Resource Box:

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