

# IDENTITY THEFT

## What To Do If Your Identity Is Stolen

(NAPSA)—When an imposter co-opts your name, your Social Security number, your credit card number, or some other piece of your personal information for their use—in short—when someone appropriates your personal information without your knowledge, it's a crime.

To help you protect yourself, the Federal Trade Commission (FTC) has a tip: by paying attention to your personal information, you can minimize your risk. Identity thieves can get personal information in ways most people never give a second thought to: catalog and magazine labels in the trash, credit card receipts left at the gas pump, even receipts left on the restaurant table.

You may not even know your identity's been stolen until you notice something's amiss: you may get bills for a credit card account you never opened; your credit report may include debts that aren't yours; a billing cycle may pass without your receiving a statement; or you may see charges on your bills that you didn't sign for, authorize, or know anything about.

### First Things First

If someone has stolen your identity, take four actions immediately.

1. Contact the fraud departments of each of the three major credit bureaus: Equifax: 1-800-525-6285; Experian: 1-888-397-3742; and TransUnion: 1-800-680-7289. Tell them to flag your file with a fraud alert, including a statement that creditors should get your permission before opening any new accounts in your name.

At the same time, ask the credit bureaus for copies of your



**Identity theft is one of the fastest growing white collar crimes in the U.S.**

credit reports. Review them carefully to make sure no additional fraudulent accounts have been opened in your name or unauthorized charges made to your existing accounts.

2. Contact the creditors for any accounts that have been tampered with or opened fraudulently. Speak with the security or fraud department, and follow up in writing.

3. File a report with local police or with police in the community where the identity theft took place. Keep a copy.

4. Report the identity theft to the FTC's toll-free ID Theft Hotline: 1-877-438-4338 and ask for a free copy of *ID Theft: When Bad Things Happen to Your Good Name*, (Monday through Friday, 9 a.m. to 8 p.m. EST, or log onto [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)).

The FTC works for the consumer to prevent fraudulent, deceptive and unfair business practices and provides information to help consumers spot, stop and avoid them.