

Title:

Identity Theft: Don't Become A Victim!

Word Count:

1350

Summary:

If you don't think you have ever been a victim of identity theft, think again. In ways almost

Keywords:

identity theft, free credit report, American Express, MasterCard, Visa, Federal Trade Commission

Article Body:

Moments after stepping out of the taxi, Rachel plunged through the entranceway of the hotel lobby.

The line at the front desk was mercifully short. One clerk caught Rachel's attention and signaled her to the front.

Rachel was a victim of identity theft that night, but did not know it at the time. Had she kept her guard up, she might have avoided it.

Identity theft is an exploding problem that has increased exponentially in this technological age.

An identity thief will lift some piece of your personal information and appropriate it without your knowledge.

The Federal Trade Commission is the arm of the federal government tasked with overseeing the protection of consumers.

<b>Identity thieves can get your personal information in a number of ways:</b>

- \* They steal wallets and purse containing your i.d. and credit and bank cards.
  - \* They steal your mail, including your bank and credit card statements, pre-approved credit offers, and other important documents.
  - \* They complete a "change of address form" to divert your mail to another location.
  - \* They rummage through your trash, or the trash of businesses, for personal data in a practice called dumpster diving.
  - \* They fraudulently obtain your credit report by posing as a landlord, employer or someone else.
  - \* They get your business or personnel records at work.
  - \* They find personal information in your home.
  - \* They use personal information you share on the internet.
  - \* They buy your personal information from "inside" sources. For example, an identity thief may be able to obtain your information from a former employee or a disgruntled customer.
- <b>Identity thieves will then take the personal information they have obtained about you and use it in a number of ways:</b>
- \* They will call your credit card issuer and, pretending to be you, ask to change the mailing address.
  - \* They open a new credit card account, using your name, date of birth and SSN. When they sue to collect on the account, you will be liable.
  - \* They establish phone or wireless service in your name.
  - \* They open a bank account in your name and write bad checks on that account.
  - \* They file for bankruptcy under your name to avoid paying debts they have incurred under your name.
  - \* They counterfeit checks or debits cards, and drain your bank account.

\* They buy cars by taking out auto loans in your name.

Fortunately for Rachel, American Express covered her losses. Although she didn't find out about

Visa, MasterCard and American Express absorb the cost of fraud as long as they are notified by

So, all is well with Rachel, right? Sure, American Express overnighted a new card with a new a

**First,** contact the fraud departments of each of the three major credit bureaus. Tell th

At the same time, order copies of your credit reports from the credit bureaus. Credit bureaus

**Second,** contact the creditors for any accounts that have been tampered with or opened f

**Third,** if possible, file a report with your local police or the police in the community

In summation, identity theft is a problem that is causing businesses and consumers billions of

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