

Title:

What Should I do if I Become a Victim of Identity Theft

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757

Summary:

Identity thieves take advantage of everyday opportunities to discover your personal information

Keywords:

identity theft, identity fraud, credit report

Article Body:

Identity thieves take advantage of everyday opportunities to discover your personal information

1. Contact any of the three major credit bureaus. Speak to someone in the fraud department and

Then request a free copy of your credit report from each one. Review all of your credit information

Continue to check your reports every few months, especially in the first year after you have been

2. Contact the creditors for the accounts that have been altered or opened without your permission

The FTC offers the "ID Theft Affidavit" to dispute new accounts, available at www.ftc.gov <<http://www.ftc.gov>>

If you suspect that a thief has been passing bad checks in your name, close the account immediately

- 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

4. Finally, file a complaint with the FTC to help law enforcement across the country track identity

- Call the FTC's Identity Theft Hotline at 1-877-IDTHEFT (438-4338);
- Write Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Washington, D.C. 20547
- 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 for

These five steps should resolve most of your credit problems after becoming a victim of identity theft

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

- Equifax - Call 1-800-525-6285; write P.O. Box 740241, Atlanta, GA 30374-0241; or visit www.equifax.com
- Experian - Call 1-888-EXPERIAN (397-3742); write P.O. Box 9532, Allen, TX 75013; or visit www.experian.com
- TransUnion - Call 1-800-680-7289; write Fraud Victim Assistance Division, P.O. Box 6000, Dallas, TX 75262

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

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