Determine If You Are a Victim of Identity Theft

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What are the signs of Identity Theft?
Stay alert for the signs of identity theft, like:

- Accounts you didn't open and debts on your accounts that you can't explain.
- Fraudulent or inaccurate information on your credit reports, including accounts and personal information, like your Social Security number, address(es), name or initials, and employers.
- Failing to receive bills or other mail. Follow up with creditors if your bills don't arrive on time. A missing bill could mean an identity thief has taken over your account and changed your billing address to cover his tracks.
- Receiving credit cards that you didn't apply for.
- Being denied credit, or being offered less favorable credit terms, like a high interest rate, for no apparent reason.
- Getting calls or letters from debt collectors or businesses about merchandise or services you didn't buy.

What can I do to protect myself?
Read the FTC article Identity Theft Protection Services for suggestions on monitoring and identity recovery services, identity theft insurance, and alternatives to commercial identity theft protection services.

How do I find out if my identity has been stolen?
Unfortunately, many consumers learn they their identity has been stolen after some damage has been done.

- You may find out when bill collection agencies contact you for overdue debts you never incurred.
- You may find out when you apply for a mortgage or car loan and learn that problems with your credit history are holding up the loan.
- You may find out when you get something in the mail about an apartment you never rented, a house you never bought, or a job you never held.

What personal information should I monitor regularly?
Early detection of a potential identity theft can make a big difference. Keep an eye out for any suspicious activity by routinely monitoring:

Your financial statements. Monitor your financial accounts and billing statements

regularly, looking closely for charges you did not make.

Your credit reports. Credit reports contain information about you, including what accounts you have and how you pay your bills. The law requires each of the major nationwide consumer reporting agencies to provide you with a free copy of your credit report, at your request, once every 12 months. If an identity thief is opening credit accounts in your name, these accounts are likely to show up on your credit report. To find out, order a copy of your credit reports.

Once you get your reports, review them carefully. Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain. Check that information, like your Social Security number, address(es), name or initials, and employers are correct. If you find fraudulent or inaccurate information, get it removed. Continue to check your credit reports periodically, especially for the first year after you discover the identity theft, to make sure no new fraudulent activity has occurred.

How do I get my free annual credit reports?
An amendment to the federal Fair Credit Reporting Act requires each of the major nationwide consumer reporting companies to provide you with a free copy of your credit report, at your request, once every 12 months.

To order your free annual report from one or all the national consumer reporting companies, visit www.annualcreditreport.com, call toll-free 877-322-8228, or complete the Annual Credit Report Request Form and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You can print the form from ftc.gov/credit. Do not contact the three nationwide consumer reporting companies individually; they provide free annual credit reports only through www.annualcreditreport.com, 877-322-8228, and Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

Under federal law, you're also entitled to a free report if a company takes adverse action against you, such as denying your application for credit, insurance or employment, and you request your report within 60 days of receiving notice of the action. The notice will give you the name, address, and phone number of the consumer reporting company that supplied the information about you. You're also entitled to one free report a year if you're unemployed and plan to look for a job within 60 days; you're on welfare; or your report is inaccurate because of fraud. Otherwise, a consumer reporting company may charge you up to $9.50 for any other copies of your report.