

Title:

Identity Theft: What To Do?

Word Count:

370

Summary:

Get Copies of Your Credit Report

Send for your credit reports following the instructions from the credit bureaus. Review the reports carefully. Look for creditor's names that you did not request credit from. Also check your personal information; SSN, address, name, initials and employer information.

Order your credit report at least every three months for the first year of the fraud. Some areas provide a free report every 12 months. Other areas will give you several fr...

Keywords:

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Article Body:

Get Copies of Your Credit Report

Send for your credit reports following the instructions from the credit bureaus. Review the reports carefully. Look for creditor's names that you did not request credit from. Also check your personal information; SSN, address, name, initials and employer information.

Order your credit report at least every three months for the first year of the fraud. Some areas provide a free report every 12 months. Other areas will give you several free reports for the year you report an identity theft. Some will charge for each report. Tell them you are an identity theft victim and ask for a free report.

File a Police Report

Keep records of the fraudulent activity as proof for your report. Blackout unrelated activity and give copies to the police. Give them any new evidence as it turns up and keep a copy of the report as proof for creditors and the credit

bureaus.

Collect Account Information

Contact the creditors who issued accounts to the identity thief. The Police may give you a form to request the information. Send a copy of the police report and the account statements to the creditor. Pass any new information over to the police.

Close the Accounts

For NEW Accounts created by the thief: Call the creditors (including credit cards, department stores and cell phone accounts) and ask for their security or fraud department. Tell them you are an identity theft victim and ask them to close the accounts and report the closing to the credit bureau. If the account has already been used by the thief ask them not to hold you responsible for the debt. For EXISTING Accounts used fraudulently by a thief: Close the accounts and ask the creditors to report the closing to the credit bureaus. What can you do to prevent identity theft? Get free adware download and protect your online privacy.

Request that they declare the account "closed at consumer's request". If you open a new account don't use personal information like your mother's maiden name or your SSN for a password. If those are the only options request to use a different password. Get your free \$97 PC Security book at <http://www.pc-tool.info/>