

Title:

Has Someone Stolen Your Identity? Here Are 8 Ways to Tell

Word Count:

571

Summary:

Mail is missing, money is disappearing from your bank account. Is it possible that someone has stolen your identity? Inside this article you'll find 8 tips to identify if someone has done just that.

Keywords:

identity theft, credit report

Article Body:

Right now, someone could be using your identity to start a new credit card, to get a loan, to drain your checking or savings account. In some cases, you might not find out about the theft for weeks, sometimes even months. Unfortunately, the longer it takes to discover the crime, the more damage will be done and the harder it will be to rectify that damage.

Thankfully, there are some ways for you to detect identity theft before the problems progress too far. Below are some of those methods.

1. Errors on your credit report - By checking your credit report yearly, you'll be able to determine if anyone is opening up accounts in your name without your permission. Otherwise, you may not learn there is a problem until you need to take out credit.
2. Mail problems - One of the least-technological ways to commit identity theft is stealing mail. If you aren't receiving mail or if you aren't getting items in the mail that you are expecting, such as credit card bills, then you may be a victim of identity theft.
3. Being rejected for credit you didn't request - As you may already know, if a creditor rejects your request for credit, he or she must send you a letter in the mail explaining the reason for the rejection. If you begin getting these letters, but you haven't been requesting credit, then that's a good sign someone is using your identity.
4. Being the victim of pretexting - Pretexting is a scheme involving the

Internet or the telephone. Someone contacts you claiming to be a legitimate organization's representative, then they'll ask for your personal information, possibly a PIN number or a checking account number. If that has happened to you and you've given out that information, then there's a good chance you'll be a victim in the near future.

5. Changes in your credit balances or checking account amounts - Unexplained changes in any of your financial accounts should be a big signal to you that something is not right. That's why it's a good idea to check all of your balances weekly and compare them to your estimates. As soon as you spot a discrepancy, you need to follow up with your financial institution.

6. Being denied credit - Sadly, some people don't discover they have been identity theft victims until they go to buy a car, get a second mortgage, or open a new credit card. If you thought you had good credit but are getting denied, then it's a good time to check your credit reports, even if you've already done your yearly check.

7. Being contacted by debt collectors - When you start getting calls or letters about unpaid debts, which you don't recall having, you should never automatically pay them. Instead, send a written request for more information about the debt. By law, the creditor must supply you with this information.

8. Having some types of spyware on your computer - While not all spyware leads to identity theft, you need to realize that it can pose a serious threat to your privacy. Your passwords, credit card information, and online activities could have been monitored by unknown third parties, which leave you vulnerable to an attack.