

# The ABC's of ID Theft

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company and make sure they know this is fraud. Ask them to guide you through and they will give you direction, and send you a fraud package or form which you will fill out and send back to them. Make sure to keep a copy for yourself, jot down the names and ID numbers of all you speak to (noting what was said), and get something in writing from the creditor confirming acknowledgment of the fraud.

You must also make a police report and keep a copy with your records. Order your credit reports from [www.annualcreditreport.com](http://www.annualcreditreport.com). You are entitled to a free copy annually from each of the three major credit bureaus: Experian, Trans Union, and Equifax. When you receive the reports look through them carefully taking note of any accounts you do not recognize. At the end of the reports there will be a section showing “inquiries viewed by others.”

About six months ago I wound up having to stay in a hospital for minor surgery. Everything went well and there were no issues with my physical health but my credit health took a dip. I recently learned the hospital had an employee that stole and sold patients personal information including, social security numbers, addresses, etc. Last week I found out that someone had opened three cell phone accounts in my name and took out insurance on the phones. What should I do to protect myself?

Identity theft is one of the most popular crimes that consumers fall victim to. The first step is to contact the cell phone

These inquiries are a list of creditors who have pulled your credit and may have approved the opening of accounts in your name. If you see any accounts or inquiries that you do not recognize, call the creditor for further investigation. It is also a good idea to call all your creditors and alert them as to what has occurred. This allows them to watch for suspicious activity and protects you from liability if the thieves have more info than you realize. There is no need to close accounts if there has not been theft activity.

You must place a Fraud Alert on your credit. Fraud Alerts are a way to let creditors know to take precaution before allowing the opening of credit in your name. A note will be listed on your credit profile alerting all creditors to contact you directly before approving credit. Once you place a fraud alert with one credit bureau, the others will be notified automatically.

For more information and details about ID theft and protection go to:

<http://www.ftc.gov/bcp/edu/microsites/idtheft/>

Also filing a complaint with the FTC <https://www.ftccomplaintassistant.gov/> may help to catch criminals nationwide.