

Identity Theft

By Debra Gambill

What would you do if you went for a job or to buy a house or get a credit card and you were denied because of bad credit although you knew that your credit had no blemishes? Or worse, what would you do if you were arrested and charged with a crime, they said that you failed to appear in court for, although you knew this was false and untrue? These are very familiar and possible scenarios! For those people that are victims of Identity Theft, this isn't just a possibility but a reality.



According to the Federal Trade Commission, identity theft occurs when someone uses your personal information, such as your name, Social Security number, birthday, credit card numbers, or other identifying info without your permission to commit fraud or other crimes. A survey recently released by the FTC shows that 27.3 million Americans have been victims in the last 5 years, including 9.9 million people in the last year alone! Identity theft is a serious crime and is against the law. People who have had this happen to them can spend months or years, not to mention thousands of dollars, cleaning up the mess that the thief has made. It not only ruins your credit but your good name as well.

A thief can use many and different means to steal your identity, such as going through your trash to get receipts, pre-approved credit card offers, and other personal papers; or things you have thrown away with info on it. They also call on the phone, posing as someone to gain your trust and your personal information, look over your shoulder at banks, ATM's or anywhere you are using your information, memorize or copy down your information from paper you have put down things like your name, Social Security number or birthday on, left in public places, such as schools, libraries or petitions.

If you suspect that you could be a victim watch your statements (bank, credit cards etc.) to see if there are changes or charges you didn't make. Be aware of phone calls from creditors trying to collect debts that are not yours. If you find/believe this has happened to you,

contact the fraud departments of one of the 3 major credit bureaus. Close the accounts you know or believe have been tampered with or opened fraudulently. Use the **ID THEFT AFFIDAVIT** when disputing accounts. File a police report. File your complaint with the FTC's **Identity Hotline 1-877-IDTHEFT (438-4338)**. Keep ALL your copies of EVERYTHING!

Some important things to know and remember: computers are open windows to thieves. Be aware of the info you choose to give out. Don't download files sent by strangers. Keep your virus protection software updated. Invest in a shredder or destroy papers/things/mail with your personal information on them. Only you can choose to share your information or not. Share your Social Security number limitedly. Some institutions will likely need it for wages or tax reporting but some will want it for general record keeping only. If someone asks for your SS#, ask questions like:

Why do you need it?
How will it be used?
What law requires me to give it to you?
What will happen if I refuse?

Getting answers to these questions will better help you decide whether to share that information or not. If it is for identification purposes only, REMEMBER there are other means by which you can be identified, such as:

showing an ID Card
drivers license
permits
etc.

Even some of the most cautious people can become victims, but chances are, if you make it difficult, a thief will usually go elsewhere, and look for an easier target.

The choice is yours!
Be Smart! Be Aware!
Let there be only ONE You!

Sources and other info:

www.ftc.gov

N.C. Gen.Stat. 14-113.20-23

www.consumer.gov

www.creditreportproblems.com

Dept. of Justice

