



CREDIT.ORG

# IDENTITY THEFT

## OVERVIEW

# Identity Theft Prevention

Identity theft continues to be a serious problem that is constantly evolving. Our free guidebook helps people protect themselves and recovery if they've been a victim. Included in the guide:

- **What is Identity Theft?**

- The fastest-growing crime in the US
- Takes many forms, both digital and analog
- How identities get exploited

- **ID Theft Prevention Tips**

- **Child Identity Theft**

- Preventing Child Identity Theft
- Teaching children to be safe
- Warning signs of child ID theft

- **Medical Identity Theft**

- Drug dealing
- Stolen Medicare IDs
- Phony medical debt collections

- **Tools for victims**

- Placing a security freeze on your credit report
- Fair Credit Reporting Act red flag guidelines
- State consumer reporting laws

- **Your rights under the law**

- Victims as their own investigators
- Criminal Identity Theft: the worst-case scenario
- California Identity Theft Registry

# Identity Theft (cont'd)

- **Your rights under FACTA**
  - Free credit reports
  - Fraud alerts in your credit files
- **Active duty alerts for military personnel**
- **Disputing inaccurate information**
  - Notice of negative information
  - Nationwide specialty consumer reporting agencies
- **Credit Security Freeze Law**
  - How to place a freeze on your files
  - Opening new accounts when files are frozen
- **Opting Out**
  - (888) 5-OPTOUT or (888) 567-8688
  - Writing the Direct Marketing Association
- **What to do if you are a victim**
  - Keep accurate records
  - Reporting your identity theft
  - Top five steps to take
    - Fraud alerts
    - Police report
    - Contacting creditors
    - Sending an ID Theft affidavit
    - File a complaint with the FTC
- **Identity theft checklist**
  - Every step you need to take if your'e a victim
  - All of the contact info you need to to report ID theft
  - Preparing for collectors and other incoming calls
  - ID Theft Affidavit



# Identity Theft

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