

Symptoms That Tell Whether You May Be A Victim Of Identity Theft Or Credit Card Fraud

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(NAPSA)—There are two epi-



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demics out there—and both have nothing to do with your physical well-being. What I am talking about is the outbreak of two very serious crimes commonly referred to as identity theft and credit card fraud—and each year thousands of innocent people become victims.

Fortunately, these crimes frequently come with early warning symptoms. And similar to treating an illness in its early stages, the quicker you deal with the problem, the easier it will be to get your life back to normal.

Recognizing this, TransUnion, one of the national credit reporting companies, has identified the following “red flags” that may indicate that a perpetrator has stolen your identity and could be wreaking havoc on your credit profile.

- One of your creditors informs you that they have received an application for credit with your name and Social Security number, but you did not submit the application.

- You receive credit card, utility, or telephone bills in your name and address for which you never applied.

- You no longer receive your credit card statements, or you notice that not all of your mail is delivered to you.

- Your credit card statement includes unusual purchases.

- A collection agency tells you they are collecting for a defaulted

account established with your identity, but you never opened the account.

If you are a victim of identity theft, TransUnion recommends immediately calling a law-enforcement authority and registering a police report. This includes your local police department, the U.S. Secret Service, the FBI (if a bank is involved) or the U.S. Postal Inspector.

You should then call TransUnion at 1-800-680-7289, or one of the other national credit reporting companies, and have a fraud alert placed on your credit file. This will tell credit grantors not to extend credit on your behalf without contacting you first to verify the application.

The next step TransUnion recommends is to call the creditors listed on your credit report that appear to be fraudulent and report the wrongdoing. In addition, any credit inquiries that a consumer doesn't recognize should be reported. Creditors are required by law to have any inaccurate information removed from your credit report.

Finally, it is important to keep accurate records from the beginning, including a log of dates and the time you have spent unraveling the problem.

By educating yourself to be aware of the aforementioned warning symptoms and immediate action items, you will ensure a healthier financial lifestyle.

For more information on identity theft and credit fraud, visit a special section of TransUnion's Web site at www.transunion.com/fvadinfolk.