

# MANAGING YOUR MONEY

## New Resource For Victims Of ID Theft

(NAPSA)—Identity theft and the disruption it creates is a growing concern—in fact, a recent study found that one in 50 people has been a victim of identity theft during the past year.

More than two-thirds of ID theft victims say the biggest problem they face is the time and money it takes to remedy the situation—from sorting out their credit histories to closing credit card accounts and requesting a new social security number.

Fortunately, there are tools in place to help victims of ID theft. If your identity is stolen, here's what you should do:

- Notify all creditors and financial institutions in writing and by phone that your name and accounts have been used fraudulently and ask for new payment cards, checks and account numbers.

- Report the crime to your local police department.

- Report the crime to the Federal Trade Commission ([www.ftc.gov](http://www.ftc.gov)).

- Contact all three of the following credit reporting agencies: Equifax ([www.equifax.com](http://www.equifax.com)), Experian ([www.experian.com](http://www.experian.com)) and TransUnion ([www.transunion.com](http://www.transunion.com)). Ask each to place a fraud alert on your credit report to help prevent new fraudulent accounts from being opened.

- Get free consultations from experts who care. Visa and consumer group, Call For Action, have established free services to help ID theft victims. By calling 1-866-ID-



**A new national initiative aids identity theft victims in recovering from the aftermath of the crime.**

HOTLINE, victims can talk to trained volunteers, obtain free confidential counseling and the assistance they need to get their lives back in order.

- Make sure your payment cards are protected. Visa offers Personal Identity Theft Coverage. Check with the financial institutions that issued your payment cards to find out if you are eligible for this benefit. The coverage provides cardholders with coverage up to \$15,000 in reimbursement of lost wages, legal fees and other costs associated with recovering from identity theft.

More information on dealing with identity theft can be found at the Call for Action Web site ([www.callforaction.org](http://www.callforaction.org)). The site provides brochures, reports and helpful links to a wealth of information on identity theft.