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Identity Theft Recovery: The Road Back

By D Campbell

Not too long ago, a friend of mine mentioned that one of his coworkers recently recovered his stolen identity. I asked how long the process took. "Only two years" he replied.

Compared to my business partner's six year nightmare "only" maybe appropriate but like most victims of identity theft, he probably thought "when". As in, "when will I get my life back?"

Privacy Rights Clearinghouse, a consumer nonprofit organization, reported that victims spend on average 175 hours trying to recover their identity, often over a period of years. Factor in out of pocket expenses, (usually over \$1,500 according to the FTC) and recovery gets painfully magnified.

What are the steps to identity restoration? It starts with obtaining a police report. That report doesn't mean other law enforcement agencies have been contacted. Yet you must do a complete search of local and federal law enforcement databases too find out if anything else, including criminal activity exists on your identity.

You're also going to need the police report to contact the many and I mean many different agencies and organizations, including the Social Security Administration, The Federal Trade Commission, all of your financial institutions, the 3 major credit bureaus, the Passport Office, The Department of Motor Vehicles, the Post Office, as well as the Medical Information Bureau . All of these places must be sent a fraud notification alert. Concerning your financial institutions, get them to cancel your credit cards and close your bank accounts. Find out from your bank about any suspicious activity, such as accounts tampered with or opened fraudulently. Reopen new bank accounts with password verification.

Know your rights. According to the Fair Credit Reporting Act of 1992, you must be told not only what's in your file but if that information is being used against you. The Federal Trade Commission recently expanded the rights available to victims of identity theft, including your right to get negative information due to fraud blocked from your records.

This brings us to the credit bureaus. Make sure your credit report reflects the identity theft and gets flagged with a fraud alert. Many victims have received assurances that the matter would be resolved, however months and sometimes years later, the credit bureaus have not cleared their records. This without a doubt ranks as THE biggest headache for identity theft victims.

Once a negative gets put on your record, it seems the credit bureaus refuse to remove it, in spite of the countless documentation you provide to them. This can affect you well into the future when buying a house, car or any other big ticket item. If you are going to do this by yourself, constant follow up is critical. That goes for all the organizations but especially the credit bureaus. Be diligent until the matter gets resolved. Getting a lawyer wouldn't be a bad idea.

Stay Away from "credit repair companies". No matter what they advertise, there's usually nothing they can do to help you with identity theft. Some of them even offer to help you apply for credit under a new identity. Hello? When trying to eliminate fraud from your record you don't want to create more fraud!

Advise the utility companies. It's not just bank accounts and credit cards. Many identity thieves commit fraud by opening telephone accounts, purchasing cable television or establishing credit with the gas & electric companies, in the hopes it will go unnoticed for as long as possible.

If necessary get counseling. Identity theft can be a shattering experience mentally and emotionally. Victims and family members often feel violated. It's not their fault of course but the feelings remain. A network of support groups and counselors exists if you need it.

The road back from identity theft can take years, cost a lot of money, and cause much stress and pain. But with follow up, support and belief that the nightmare will end...the nightmare WILL end.

Daryl Campbell is a writer and home business owner. Banks say you should check your credit once a year. No problem right? Except it leaves identity thieves the other 364 days to steal it. Get the professionals on your side to watch your back 24/7. How? <http://click-here-4.info/?i=17888/>

Fighting Identity Theft

By James H. Dimmitt

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Chances are good that you know someone who has been victimized by the fastest growing crime - identity theft. The Federal Trade Commission (FTC) reported that there were 10 million cases of identity theft in 2002 alone. It's estimated that someone's identity is stolen every 79 seconds.

The bad news is with increasing amounts of personal information available to an experienced identity thief, it shows few signs of slowing down. The good news is that identity fraud is now a federal crime with stiff penalties for those who perpetrate these crimes.

Here are a few simple steps you can take now to minimize your risk:

- 1) Check your credit report annually, if not more often. Most victims of identity theft don't realize they've been victimized until 14 months after the crime. By then the damage is done and you will spend a significant amount of time and money trying to correct it.
- 2) Keep your Social Security number private. Do not have it printed on your personal checks or drivers license. Do not share it with anyone, including merchants, unless they can provide a good reason for having it. Once someone has your Social Security number they have the key to unlocking your identity and using it fraudulently.
- 3) Shred offers for pre-approved credit cards that you receive by mail. Do the same with any receipts that contain account numbers or your Social Security number. Identity thieves are not afraid to go "dumpster diving" in order to obtain your personal information.

Identity theft has become the fastest growing crime because it is the most profitable crime. On average, the loss from identity theft is about \$18,000.00. Taking these precautions now can you save you from becoming another statistic in the fight against identity theft.

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James H. Dimmitt

James is editor of "TO YOUR CREDIT", a weekly free newsletter. Subscribe to the newsletter by visiting <http://www.yourfreecreditreportnow.com>. He is also author of "Identity Theft - How to Avoid Becoming the Next Victim!" available at <http://tinyurl.com/bc45jimd815@aol.com>

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