

Identity Theft:

A Guide for Victims

What is identity theft?

Identity theft occurs when someone uses your personally identifying information without your permission, to commit fraud or other crimes. The FTC estimates that as many as 9 million Americans have their identities stolen each year. Identity thieves may rent an apartment, obtain credit, or establish a telephone account in your name. Consumers victimized by identity theft may lose out on job opportunities, be denied credit for education, housing or cars and even be arrested for crimes they did not commit.



How do thieves steal identity?

Identity thieves:

- rummage through trash
- steal credit card numbers while processing your card
- send spam or pop-up messages that get you to reveal your personal information
- change your address to divert your billing statements to another location
- steal wallets and purses; mail, including bank and credit card statements; pre-approved credit offers; and new checks or tax information.
- use false pretenses to obtain your personal information from financial institutions, telephone companies, and other sources.
- may be trusted friends or relatives who have access to your information

How can I avoid becoming a victim of identity theft?

The best ways to avoid identity theft is to:

- monitor your accounts and bank statements each month
- check your credit report on a regular basis
- keep important documents in a safe place
- shred any trash with identifying information
- select difficult passwords, keep them secret and change them often



What do I do if I am a victim of identity theft?

- Notify the police immediately
- Notify the financial institutions that may be involved
- Notify the credit bureaus
- Notify the FTC and the attorney general in your state. Follow any additional instructions that they suggest.

Resources that can help

Federal Trade Commission

Provides detailed information to minimize the risk of identity theft and what to do if you are a victim. You can file a complaint.

1-877-382-4357 {FTC-HELP}
www.ftc.gov/bcp/edu/microsites/idtheft/consumers/index.html

Identity Theft Resource Center

Provides victim and consumer support as well as public education.

www.idtheftcenter.org/index.html

Organizations included in this brochure are provided as a resource only. They may not be appropriate for everyone. Please call if you need further assistance or additional resources.

An Educational Message from

novadebt

A Garden State Consumer Credit Counseling Organization



225 Willowbrook Road
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www.novadebt.org

