

HELP! SOMEONE IS IMPERSONATING ME!

WHAT DO I DO?

Has this ever happened to you?

Have you been turned down for employment or renting apartment because someone has stolen your identity? Perhaps thieves have opened accounts in your name and did not pay, and now your credit is ruined.

According to the Federal Trade Commission, "Identity Theft occurs when someone uses your personal information such as your name, Social Security number, credit card number or other identifying information, without your permission to commit fraud or other crimes." Such crimes can even result in the victim receiving a criminal record. And the thief could even be someone you know.

You might not know you have been victimized until you:

- Apply for a job or for credit and are turned down because of a credit check.
- Try to rent a new apartment.
- Are stopped by the police, have your driver's license checked, and are taken to jail on a felony charge of writing bad checks.

What to do:

1. Contact the police and file an impersonation report with a full set of your fingerprints.
2. Call the Federal Trade Commission, toll-free at **(877) 438-4338** to ask for a form to report the crime.
3. Notify all three credit reporting agencies:
Equifax: (888) 766-0008

Experian: (888) 397-3742

TransUnion: (800) 680-7289

4. Close all accounts that might have been affected or that were opened by someone without your knowledge or consent.

The Fair and Accurate Credit Transactions Act of 2003 (FACTA).

Since September 2005, all consumers can receive a free credit report once every 12 months. This will help you detect problems and/or errors and pinpoint identity theft, if it has happened to you.

In addition, under the Fair Credit Reporting Act, you have the right to:

- Receive a free credit report if you can show you are unemployed, looking for work, on welfare, or your credit report is inaccurate due to fraud.
- Get a free copy of your credit report if a company takes action against you because of the information in your credit report and you respond to credit bureau within 60 days.
- Know the name of anyone who requested and/or received your credit report within the last year.
- Dispute and/or add an explanation to your credit report if the matter was not resolved to your satisfaction.

Bad information can be kept in your credit report for seven years, and bankruptcy information for ten years. Information on lawsuits and unpaid judgments can be reported up to seven years (or longer, if the statute of limitations has not run out).

What to do if you are turned down because of incorrect information in your credit report (not related to identify theft):

- Contact the Credit Reporting Agency (CRA) and any companies that provided wrong information to the agency.
- Write to the CRA, saying what information you believe is correct and what is incorrect.

The information provider must investigate and report what is found. If the information is incorrect, the CRA must publish the correct information nationwide.

If the information on your credit report is correct, then you need to establish a workable repayment plan and make your payments on time, as only time and effort can fix your credit.

If you are experiencing nagging calls from debt collectors regarding unpaid debts, be aware of the rules for debt collection.

Under the Fair Debt Collection Practices Act, debt collectors:

- May only call you between 8 a.m. and 9 p.m.
- May not call you on your job if they have been informed that your employer does not approve.
- May not harass, oppress, or abuse you.
- May not lie when collecting for a debt (i.e., by saying you have committed a crime).
- Must say who they are when speaking on the telephone.
- Must stop contacting you if you request it in writing.

Additional tips for solving credit problems:

1. If you disagree with a bill, do so in writing.
2. Always include your name, account number, the dollar amount owed, and the reason you believe there is an error.
3. Always request written verification if there is an error.
4. Send copies of documents, and keep all the originals, including receipts, sales slips, and billing statements.
5. Be skeptical of anyone who offers quick and easy solutions to your credit problems, especially tactics that would be illegal for you to use.
6. Be persistent. Credit problems take time and effort to resolve.
7. Free or low-cost credit counseling services may be offered by a nearby university, military base, credit union, or housing authority.

Federal Trade Commission:

For help, call (877) ID-THEFT (877-438-4338). Or write to:
Federal Trade Commission
600 Pennsylvania Ave. NW
Washington, DC 20580

Sources:

Federal Trade Commission. *ID Theft*.
<http://www.consumer.gov/idtheft/>

Federal Trade Commission. "Credit and Your Consumer Rights."
<http://www.ftc.gov/bcp/online/pubs/credit/crdright.htm>

Written by Della Davis, UK undergraduate in Family Studies; and Robert H. Flashman, Ph.D., State Extension Specialist for Family Resource Management. Edited by Alex Lesueur, Jr., M.S.L.S., Staff Support Associate.

Issued June 2006.