

10 Steps for Business Owners to Take if They Are a Victim of Identity Theft

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Be aware that 40 million crooks obtained credit card numbers this past year, "Be Suspicious". Also be aware that most identity theft is not reported, especially when it involves family members, so the statistics are off. These statistics show that consumers lost \$5 billion last year when in actuality it is closer to \$50 billion. There have been an estimated 9.9 million victims in America.

In a recent article in MSN Money their research showed that 32% of people said they had been a victim of identity fraud by a friend or family, and 13% were victimized by a co-worker. Beware! These people know your patterns and habits.

- Contact the fraud departments of the three major credit bureaus, to place a fraud alert on your credit file.
- Close all accounts that have been affected and request copies of fraud-dispute forms and complete and return immediately. Keep copies!
- File a police report in each jurisdiction the theft occurred
- Send copies of the report to your creditors or anyone that requires proof of the crime
- File a complaint with the FTC (800-IDTHEFT or www.consumer.gov/idtheft) and Post Office
- Contact the Identity Theft Resource center at 858-693-7935 or www.idtheftcenter.org
- Request a new driver's license from the state of motor vehicles and have a fraud report attached to your driving record.
- Notify check-verification firms about any fraudulent checks:

International check service 800-526-5380

Telecheck 800-927-0755

Certegy Check Services 800-437-5120

- Call 1-888-CALL-FCC and file a complaint.
- Change your passwords and PIN immediately.

Michelle Dunn has over 17 years experience in credit and debt collection. She is the founder of Never Dunn Publishing, LLC, is a writer, consultant and the Editorial Advisor for Eli Financial Debt Collection Compliance Alert Newsletter. Michelle started M.A.D. Collection Agency and ran it successfully for 7 years. She owns and runs Credit & Collections.com a free online community for credit and business professionals.

She has written 5 books in her Collecting Money Series and is currently writing a book for the Streetwise Series, part of the Adams Media Corporation. For more information on Michelle's services or to order any of her books please email her at michelle@michelledunn.com or visit <http://www.michelledunn.com> & <http://www.credit-and-collections.com>