

# 10 Steps to Take if You Are a Victim of Identity Theft

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There have been an estimated 9.9 million victims on America and over 40% of all consumer complaints in the U.S. involve identity theft. About half of the victims do not know how the thief obtained their personal information. The Boston Globe and Newsweek have both covered Identity theft this month telling us how important it is for us to educate ourselves on preventing and protecting ourselves from this type of robbery. Identity theft can happen anytime, anywhere and to anyone, individuals or businesses. Everyone must be educated and aware so it can be avoided. Michael Blanchard, US Postal Inspector says postal money orders and business or certified checks are one way you can be at risk. Most identity theft involves the U.S. Mail which is why the U.S. Postal Inspection Service is a lead agency in investigating Identity Theft. Identity Theft is a criminal offense.

What can I do if I am already a victim of ID theft?

- 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](http://www.consumer.gov/idtheft)) and Post Office
- Contact the Identity Theft Resource center at 858-693-7935 or [www.idtheftcenter.org](http://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.

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