

Identity Theft it Happened to Us

Article by: Louis Madison

My wife and I got a copy of our credit reports. Two car loans on my wife's credit report were not hers. We went to one of the branches of the bank where these loans were and tried to get it taken care of ourselves. For four months we tried to get the loans removed from her report. Never got it accomplished. Now since the person who ever he or she is was paying these accounts we never knew we were victims. Then someone else tried to take out vision care benefits in my wife's name. I contacted the company who sent us a letter refusing the service. First I had to find out who they were. I found out they were a middleman company for medical / vision care. I asked who applied for these services. The lady told me these benefits were applied for over the phone.

Now think about this. Someone could be getting benefits in your name and doesn't sign or even appear in front of anyone so no one will ever know who they are. So I then asked how they were paying for these services. She said they used a credit card. I asked what was the number on the credit card. She said all she had was the last four digits of the card used. So I asked for the numbers. She gave them to me. I checked all my credit cards and it just so happens that the last four digits on a visa that we had canceled a good 2 years ago matched the numbers used. So my wife's name and a cancelled credit card in her name used. I would say that's not a coincidence. We got off easy this time. If you hear from victims who didn't get by so easy you'll understand what I am saying. You do not want to wait until someone has run up hundreds of thousands of dollars, taken medical coverage, given you a criminal record, and or their arrest warrants out in your name before you find out someone is using your name. Make an intelligent decision and do everything you need to do to protect your good name.

There are a lot of companies providing Identity Theft services. We choose one that got the loans removed from my wife's name and put the fraud alerts on at the three main credit-reporting agencies. The great part is all I did was made a phone call to this company and they did all the work. We did not have to fill out a bunch of forms or get a package telling us what to do. They took care of it all. The best part is they cover my wife and me both for less than 50 cents a day. I can't even buy a soda at the corner store for 50 cents. People always say it happens to someone else. True my wife is someone else to you. But remember you are someone else to us. All the experts say no one can stop you from becoming a victim, but finding out as soon as it happens and having it taken care of is considered one of your best defenses.

About the author. Louis Madison was an aircraft mechanic and is currently a successful business owner, also an independent associate who will never go back to the corporate business world and work for someone else. He is dedicated to helping people learn about Identity Theft and some of the options to help protect them. To see and compare what he truly believes to be the best service available go to <http://wserver0.prepaidlegal.com/Multisite/Multisite?site=idt&assoc=louismadison> You can learn more about him by visiting his personal web site <http://workfromhomesuccessfully.com>.