

Identity Theft - Resources to Help You Once It Has Happened

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Identity theft could happen to anyone. Someone gets hold of important information, such as your name, credit card information and social security number and uses this to make online purchases or apply for additional credit cards. The source of the information could be a "phishing" e-mail you replied to, stolen mail or one of many other ways. At first you are probably going to be stunned when you receive that call from a credit rating company or collection agency, but you have to get over your shock and act quickly.

Step number one should be to contact your local police department and report the identity theft. At this point you should ask whether the police department has an information package or website with information on how to deal with identity theft.

If that is not the case, you can use some of the following resources to help you in the arduous process of clearing your good name and credit:

<http://www.consumer.gov/idtheft/>

This FTP website offers substantial resources, including a downloadable booklet in PDF format.
<http://www.usdoj.gov/criminal/fraud/idtheft.html>

Resources by the Department of Justice <http://www.idtheftcenter.org/index.shtml>

Identity Theft Resource Center (includes Páginas en Español) <http://www.ssa.gov/pubs/idtheft.htm>

Social Security Administration website that allows you to report misuses of your social security number
<http://www.privacyrights.org/identity.htm>

Privacy Right Clearinghouse website with numerous links to other resources.

None of this will make the process easier or less painful, but at least now you have some tools to work with.

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