

Reporting Identity Theft to Credit Bureaus

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Identity theft occurs when somebody makes use of your personal information without your permission to commit fraud or other crimes. There are steps you can adopt to minimize the risk of falling victim to fraud.

Most importantly, you must report the fraud to your local police department. The other steps you need to take include contacting the Fraud Department of your creditors and bank accounts, reporting the fraud to the Federal Trade Commission, and reporting the fraud to the three major credit bureaus, Equifax, Experian, and TransUnion.

It is important to report the fraud to the three major credit bureaus because identity thieves often try to acquire the credit under your identity. While reporting to the credit bureaus about the fraud, ask each credit bureau to take a report and place a fraud alert on your credit report. Ask each credit bureau to send you a copy of your credit report which will help you to verify and find the extent of any kind of illegal or unlawful credit activity that may have happened using your identity. If you have a police report, complaint number or file number from the local law enforcement agency, you can provide that information to the three major credit bureaus. These reports will help them to examine any disputed accounts or other reports of fraud.

The three major credit bureaus provide many services that make the reporting of identity theft or related fraud easier. Now you need to contact and report only one of these three major credit bureaus and they will inform the others. Each credit bureau follows a consistent three-step procedure to post a security alert on the credit file, opt the identity theft victim out of the offers that are pre-approved for credit insurance and mail the identity theft victim a copy of his/her credit file.. If you have a police report then you can get immediate credit report correction or delete fraudulent data without reinvestigation process.Credit Bureaus provides detailed information on Credit Bureaus, Letters to Credit Bureaus, Major Credit Bureaus, Credit Reporting Bureaus and more. Credit Bureaus is affiliated with Free Online Credit Reports.