

07/03/12

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Identity theft continues to be a pervasive crime with devastating impacts. It's a crime that's committed from many different angles which is why I've written about specific aspects of it in prior blogs. There are always new scams emerging.

Becoming a victim of identity theft is terrible enough but then you have to figure out what to do --- and that can become a complex process. The criminals often use the stolen identity information themselves for multiple crimes and then may sell it to others. The multiple crimes make it even harder since you may have to deal with more than one office or agency to untangle and repair the damage that's been done.

Who should you contact? Which are the right offices and agencies for what type of crime? What forms and documents are needed? The Federal Trade Commission (FTC) has created several guides that are a tremendous help for consumers in answering those very questions. They've just posted (June 26th) a summary of those documents on their website (www.ftc.gov , "FTC Advises Consumers on What to Do if Their Identity is Stolen").

"Taking Charge: What To Do If Your Identity Is Stolen" is a valuable and comprehensive step-by-step guide that includes:

1. Information on how to dispute errors with credit reporting companies;

2. Information on how to challenge fraudulent charges on existing accounts and when fraudulent accounts are opened in your name;
3. Information on specific Federal agencies (e.g., SSA, IRS) when your personal private information is being used to fraudulently obtain benefits; and
4. Information on the types of documents that will be needed to be used with businesses, credit reporting agencies, federal agencies and state and local law enforcement agencies.

Equally important, the guide contains samples of the letters and forms you'll need to use with all of these entities as well as their key contact information (e.g., phone numbers and addresses). I've read this guide and it is well-written and an excellent resource.

The "Taking Charge" guide and other identity theft documents ("Identity Theft: What To Know, What To Do" and "Safeguarding Your Child's Future") can also be found at the FTC's identity theft website (<http://www.consumer.ftc.gov/topics/repairing-identity-theft>).

I hope you never have to use the "Taking Charge" guide. But if you do, it will save you valuable time as you'll be able to start contacting the right agencies and offices immediately rather than spending time hunting down the needed information.

To read more on protecting yourself from identity theft check out Debra Diener's blog at privacy.madesimple.net