

What Should You Do if Your Identity is Stolen:

A FRAUD ALERT or CREDIT FREEZE?

Someone steals your personal information and uses it without your permission. That's identity theft. Do you suspect you're a victim? Is there fraudulent activity on your accounts or did your creditors contact you?

A good first step is to get your credit report and then decide — freeze or alert.

REVIEW YOUR CREDIT REPORTS

- ☐ Contact the three major credit bureaus.
- ☐ Let the credit bureaus know you have been the victim of identity theft.
- ☐ Request a free copy of your credit report.
- ☐ Check your report carefully for signs of identity theft.

FRAUD ALERT

You May Want to Request a Fraud Alert, if:

- ☐ You believe you are or have been a victim of fraud.
- ☐ You notice unexplained transactions or withdrawals.
- ☐ Your check was bounced or your credit card was declined.
- ☐ You received a notice from a company that your account has been breached.
- ☐ You received a notice from the IRS regarding information that is unfamiliar.

Before You Request an Alert, You Should Know:

- A fraud alert is a federal right for ID theft victims.
- Permits creditors to get your report as long as they take steps to verify your identity.
- Free.

If You Want to Place an Initial Fraud Alert:

- ☐ Contact one of the three credit bureaus; say you believe you are an ID theft victim.
- ☐ Confirm that the bureau will contact the other two credit bureaus to place a fraud alert on all three files, as required by law.
- ☐ Understand that a fraud alert stays on your credit report for 90 days and is renewable.

Placing Extended Fraud Alerts

- ☐ File an identity theft report with law enforcement.
- ☐ Contact each of the three major credit bureaus.
- ☐ Ask the bureaus to place an extended fraud alert on your credit file.
- ☐ You may need to complete a request form; include a copy of your Identity Theft Report.

About Extended Fraud Alerts

- Note that a police report must first be on file before you can add an extended fraud alert.
- Requires an Identity Theft Report, and lasts 7 years.
- Companies must remove your name from marketing lists for prescreened credit offers for 5 years unless you ask them to put your name back on the list.
- You get a minimum of three credit reports within 12 months from the three major credit bureaus.

Creating an Identity Theft Report

- Submit a report about the theft to the Federal Trade Commission.
- Print it out. This will be called an Identity Theft Affidavit.
- Bring your FTC Identity Theft Affidavit when you file a police report.
- File a police report about the identity theft; get a copy and note the report number.
- Your FTC Identity Theft Affidavit and your police report make an Identity Theft Report.

CREDIT FREEZE

You May Want to Request a Credit Freeze, if:

- ☐ You are a victim of ongoing identity theft activity.
- ☐ You start to receive bills for items you didn't purchase or certain bills stop arriving.
- ☐ Unfamiliar information or unauthorized inquiries appear on your credit report.
- ☐ You received notification from a bank, creditor or other financial information of fraudulent activity that has taken place in your name.
- ☐ You were sent a notification letter from a company, informing you that your personal information may have been compromised in a data breach, and you find evidence of fraud resulting from the breach in your credit report.

Before You Request a Freeze, You Should Know:

- Makes it more difficult for an ID thief to open accounts in your name.
- Prevents new lenders from accessing your credit report unless you lift freeze.
- File freezing is governed by state laws.
- A fee may be charged to add or remove a freeze if you are not a fraud victim.
- You must ask to lift the freeze temporarily or permanently before applying for credit.

If You Want to Place a Credit Freeze

- ☐ Contact the three major credit bureaus.
- ☐ State you are an ID theft victim and ask for a freeze.

RESOURCES

Each ID theft or fraud case is different because your identity is unique to you. For further information, please see the following resources.

Experian

<http://enip.ly/3REP>

Identity Theft Council

<http://enip.ly/qwqm>

Federal Trade Commission

<http://enip.ly/2g5>

Consumer Finance Protection Bureau

<http://enip.ly/W0XX>

SOURCES

freecreditscore.com • experian.com • consumer.ftc.gov

Credit Report Com Fraud

Federal Reserve Bank of Cleveland

A red circular graphic with a gradient, appearing as a stylized arrow or a partial circle, located to the right of the Federal Reserve Bank of Cleveland text.

Credit Report Com Fraud:

Fraudulent Business Amadi Gbless,2023-06-28 The consequences of engaging in fraudulent business practices can be severe including financial penalties legal sanctions loss of reputation and even bankruptcy Moreover the victims of these fraudulent practices can suffer significant financial losses emotional distress and other damages This book aims to provide readers with an overview of the concept of fraudulent business and highlight the importance of identifying and addressing these issues in the business world By sharing examples of fraudulent practices and their impact on consumers and society this book aims to raise awareness of the risks associated with doing business with fraudulent companies and encourage greater transparency and accountability in the business community Scams have been around for centuries but with the rise of technology and the internet scammers have become more sophisticated and prevalent Scammers use various tactics to deceive people into giving them money or personal information such as posing as a legitimate business or government agency creating fake websites or emails and using emotional manipulation

Building Wealth and Eliminating Debt Charles Carradine,2009-11-09 This book is an innovative financial literacy manual that can guide your prosperity strategy for years to come It is loaded with powerful strategies and tactics designed to help you avoid debt overload and build wealth It is a financial management resource that you can reference over and over again It contains what is arguably the most comprehensive array of educational concepts written on the subject of financial literacy Every chapter is packed with helpful information from interpreting and correcting your credit report to improve your credit score to avoiding scams that can derail your wealth strategy to providing debt elimination and wealth building plans that can be tailored and modified to fit your individual circumstances The chapters on identity theft prevention and resolution and avoiding foreclosure are invaluable There is a chapter on how to prevent and control youth debt that is filled with a wealth of gold nuggets that will serve young consumers for a lifetime

Starting Over in the U. S. After Getting Your Green Card Elzbieta (Elizabeth) Baumgartner,2009-02 Helps immigrants establish themselves in the U S after legalizing their immigration status The book describes how to lay foundations for success by cleaning up problems caused by having stayed in the U S with a lapsed visa by unauthorized employment lacking American credit and employment history falling victim of fraud or being arrested Page 4 of cover

Internet Predators Harry Henderson,2014-05-14 Provides an overview of issues related to criminal and antisocial activity that occurs online including history terminology biographical information on important individuals and a complete annotated bibliography

Making Your Dream A Reality - Alonso Hurtado,2007-07

ID Theft ,2000 Protection, Security, and Safeguards Ann Hutchinson Guest,2012-10-05 Much has changed on the security landscape since the last edition of this book was published in 2000 Today s security personnel face greater demands than ever before and are expected to be more highly trained and educated Updated to reflect the heightened security climate of the current age

Protection Security and Safeguards Practical Approach The Complete Idiot's Guide to Business Plans Gwen Moran,Sue

Johnson,2005 The Complete Idiot s Guide to Business Plansoffers both the tactical and economic considerations to start and sustain your company and keep ahead of the competition The book explores the crucial elements of a business plan with examples information about credit and hot is perceived by investors expert marketing suggestions and effective strategies for putting together operational and sales plans **The American State Reports** Abraham Clark Freeman,1890

Lumberman's Review ,1912 *Monthly Business Review* Federal Reserve Bank of Cleveland,1927 **Paint, Oil and Drug Review** ,1909 **The Underwear & Hosiery Review** ,1920 **Lumber World Review** ,1923 **The League Review** ,1921 **The Bulletin** ,2005 **Dun's Review** ,1909 **Weekly Florists' Review** Gilbert Leonard Grant,1926
 The Carpet and Upholstery Trade Review ,1928 **The Scots Revised Reports** John Rankine,1898

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positive m 1 table 16 3 three types of images formed by lenses the examples in figure 16 27 and figure 16 28 represent the three possible cases case 1 case 2 and case 3 summarized in table 16 3 in the table m is magnification the other symbols have the same meaning as they did for curved mirrors

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a a ray parallel to the principal axis of the lens is refracted through the principal focus b all rays of light refracted by the lens pass through the principal focus c the distance between the centre of the lens and the principal focus is the focal length d the principal focus of the lens is a point on the principal axis question 1 1

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