

Identity Theft

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Identity theft occurs when someone uses another person's identifying information to commit fraud or engage in other unlawful activities such as obtaining credit in another's name. The identifying information could be your name, Social Security Number, bank account or credit account numbers, maiden name, or Personal Identification Number (PIN.) This form of crime is on the rise. Often the theft of a person's identity begins with the theft of a wallet or purse containing identifying information. The thief acts quickly to withdrawal large sums of money from bank accounts. The thief may establish credit accounts and, within days, charge each one up to the maximum limit. The victim may not realize the theft of identity has occurred until the victim's credit history is ruined. The identify-theft victim may have difficulty obtaining credit or employment and must expend time and money to clear credit histories of fraudulent account information.

To guard against identity theft, be careful to whom you reveal identifying information. Give your Social Security Number out only when absolutely required and ask if other identifying information could be provided instead. When creating your own passwords and PINs, avoid the use of maiden names, dates of birth, Social Security Numbers and other easily available information. Get a copy of your credit report from the three credit reporting agencies every year and make sure it is accurate. Only carry the credit cards and other information that you absolutely need. If no longer needed, tear up or shred all documents, applications and receipts with identifying information. Be aware of billing cycles of your credit accounts and inquire if you receive bills for accounts that are not yours, or if you fail to receive legitimate bills on time.

If you have been a victim of identify theft, the Federal Trade Commission suggests that you take the following steps:

- 1) Notify police immediately, and get a copy of the report to use if necessary in dealing with your accounts.
- 2) If your credit accounts have been compromised, cancel each credit and charge card, and get new account numbers. If the billing address on an existing account has been changed, close the account.
- 3) Report fraud to the major credit reporting agencies: Equifax, 888-766-0008; Experian, 888-397-3742, and Trans Union, 800-680-7289. Ask them to flag your accounts and add a victim's statement to the files.
- 4) Report the theft to your bank. Cancel checking and savings accounts and open new ones. Stop payments on outstanding checks.
- 5) Get a new ATM card, account number and PIN.
- 6) Call your utilities, including the telephone company. Tell them that someone may try to get new service using your identification.
- 7) Report a missing driver's license to the motor vehicle department. Get a new number that is not your Social Security number.
- 8) Change the locks on your home and car if keys were taken. An identity thief may get access to even more information.

9) Contact the Social Security Administration's Fraud Hotline at 800-269-0271.

Although you are the innocent victim of a crime, you must take the responsibility for ensuring that the damage done is minimal. If you have any questions concerning identity theft, you may call the Fort Meade Legal Assistance Office and make an appointment to speak with an attorney. The number is (301) 677-9762.