

Someone Stole My Identity

By: Aja Sasaki



What is Identity Theft

Identity theft is any instance where a person uses someone else's identification documents or other identifiers in order to impersonate that person for whatever reason.



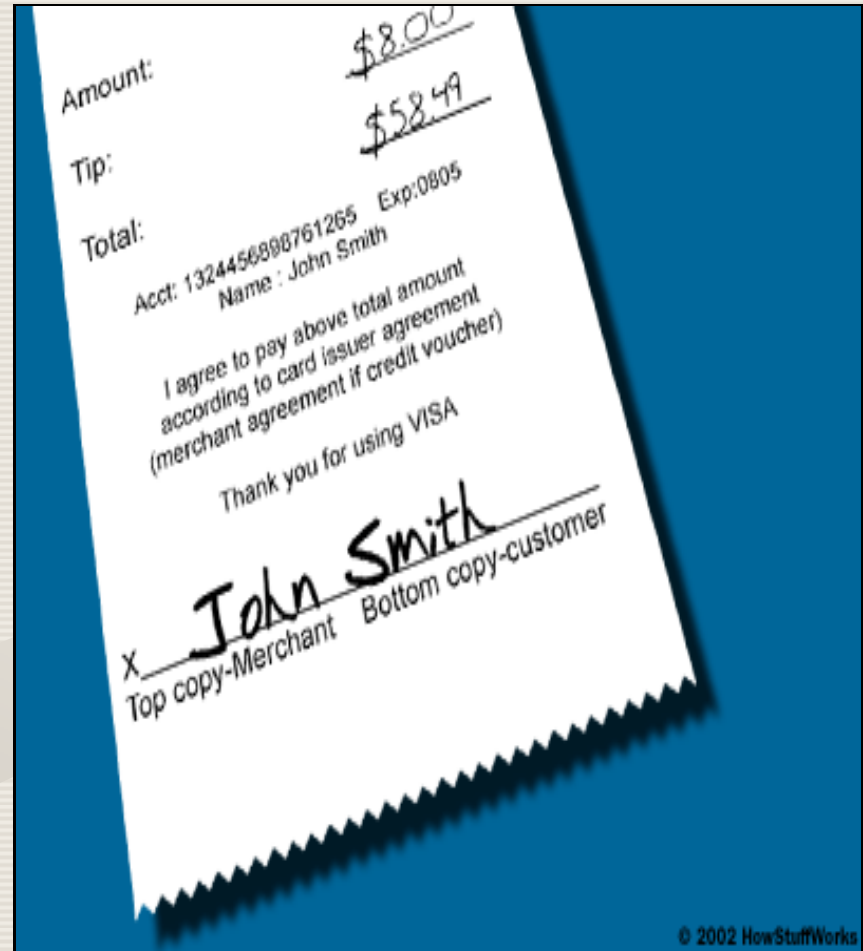
How You May Become A Victim

- An estimated 10 million people in the United States found out they were victims of identity theft in the previous year.
- Most People do not realize that they are a victim until it is too late.



Credit cards

- Stolen credit card
- Someone using your card numbers
- Pre-approved credit cards
- Applying for a card in your name



Social Security Number

- Accessing your personal Account
- Open New Bank new account
- Loans
- Lease or buy a car



How They Obtain Your Information

- Memorized by sales clerks
- Trashcans
- Mailbox
- Employees files
- Hospital records

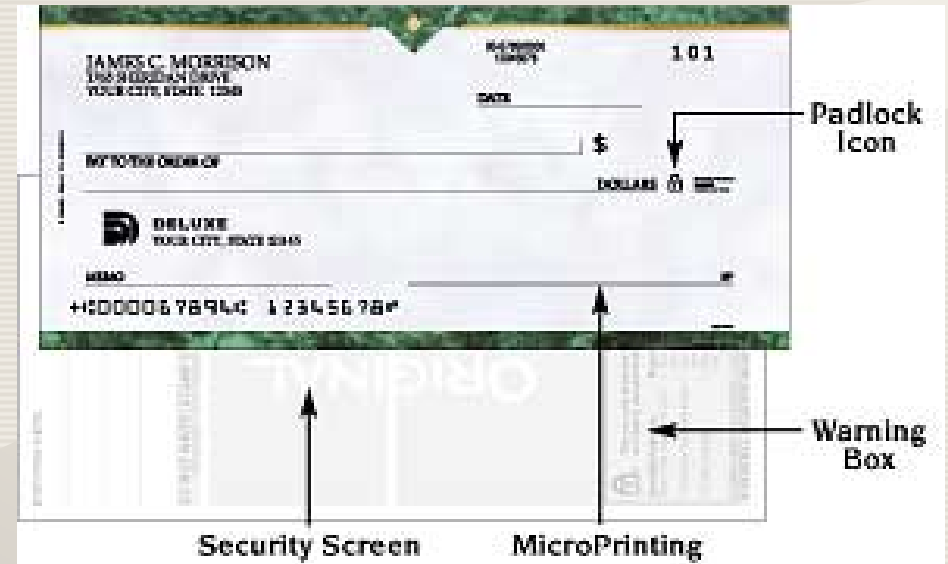
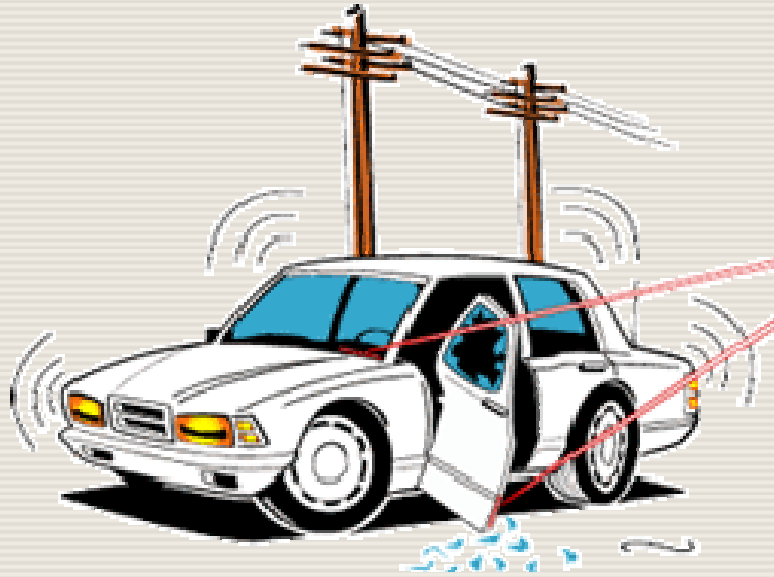


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Computers

- Collected from "cloned" Web sites
- Stolen from a merchant database through computer hacking
- Stolen through hacking into commercial Web sites or your personal computer
- Collected from "cloned" chat rooms that include links to outside Web sites that offer services or products

What Happened To Me



How To Protect Yourself

- Shred papers
- Don't carry/share Social Security number
- Never give personal information to someone that calls you
- Review credit card statements
- Never mail bills or documents with personal information
- If you are denied credit find out why
- Be smart when shopping on line

The Credit Bureaus

Equifax

Credit Information Services - Consumer Fraud Div.

P.O. Box 105496

Atlanta, Georgia 30348-5496

Tel: (800) 997-2493

www.equifax.com

Experian

P.O. Box 2104

Allen, Texas 75013-2104

Tel: (888) EXPERIAN (397-3742)

www.experian.com

TransUnion

Fraud Victim Assistance Dept.

P.O. Box 390

Springfield, PA 19064-0390

Tel: (800) 680-7289

www.transunion.com

References

- *How Identity Theft Works*. How Stuff Works. 20 April 2005.
<http://money.howstuffworks.com/identity-theft.htm>
- Lau, Kyle. Personal Interview. 18 April 2005.