

Identity Theft: When Bad Things Happen to Good People

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Identity theft occurs when someone uses your personally identifying information, like your name, Social Security number, credit card number or bank account number without your permission, to commit fraud or other crimes. They may open credit accounts, get a driver's license, rent an apartment, get phone service or utilities, sign contracts, or apply for insurance benefits in your name.

The *2005 Identity Fraud Survey Report* by Javelin Strategy and Research and the Better Business Bureau (2005) estimated that the number of identity theft victims was 9.3 million, and the amount of the thefts was \$52.6 billion. According to the Privacy Rights Clearinghouse, recent massive data security breaches have affected as many as 50 million people and made consumers across the country aware of the importance of data security and how a security breach can threaten the privacy of their personal information.

If you are a victim of identity theft, there are immediate steps you need to take including: (i) notifying the credit bureaus, (ii) reporting the crime to your local law enforcement and the Federal Trade Commission and (iii) handling debt collectors. There are also numerous resources to assist you. You may want to consult an attorney to determine legal action to take against creditors, credit bureaus and/or debt collectors if they are not cooperative in removing fraudulent entries from your credit report or if negligence is a factor.

For detailed steps and instructions of what to do if you are a victim of identity theft and to file a complaint visit:

Maryland Attorney General

<http://www.oag.state.md.us/index.htm>

Federal Trade Commission's Identity Theft

<http://www.ftc.gov/idtheft>

Privacy Rights Clearinghouse

<http://www.privacyrights.org/>

Identity Theft Resource Center

<http://www.idtheftcenter.org/index.shtml>.

Whether or not you are a victim of identity theft, the following may be helpful in protecting your identity:

Order your free annual credit report

Phone: (877) 322-8228

www.annualcreditreport.com

Opt out of pre-approved offers of credit for all three credit bureaus

Call (888) 5OPTOUT (888-567-8688)

www.optoutprescreen.com

Remove your name from mail marketing lists (Direct Marketing Association)

Mail Preference Service, P.O. Box 643, Carmel, NY 10512 (check/money order for \$1)

www.dmaconsumers.org/cgi/offmailinglist. (\$1 by credit card)

Remove your phone number(s) from telemarketing lists

Do Not Call Registry: (888) 382-1222

www.donotcall.gov

Order your earnings report from the Social Security Administration

(800) 772-1213

www.ssa.gov/online/ssa-7004.html

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