

Restoring Your Identity



Eleanor E. Spring – December 2009

Restoring Stolen Identity

Identity theft can take months and sometimes even years to detect and once it is discovered it can take about the same time to correct the damage. According to our fraud expert Eleanor E. Spring of (S. A. F. E.) **SpringAction Fraud Elimination**, victims of identity theft spend an average of 575 hours and \$6,808 in out-of-pocket costs (not including attorney fees) to fix their wrecked credit problem. Identity theft can significantly traumatize anyone because it is unnerving to know (or not know) the extent of the damage to your name, credit or reputation. There have been cases reported where it has taken victims years to restore their credit and good name, and had problems being able to cash checks, obtain loans or even rent an apartment.

Preventive Steps

- Run a credit report on yourself to see if there are any unknown credit inquiries or unauthorized accounts
- Reconcile your check and credit card statements in a timely fashion and challenge any purchases that you did not make
- Shred all unused pre-approved credit card and loan applications. The mailbox thief only has to fill them out and redirect the return address to start using your credit
- Never give any important number out like from your drivers license, credit

card, bank account, date of birth or social security number to anyone you don't know over the telephone

- Destroy all checks immediately when you close a checking account. Destroy or keep in a secure place, any courtesy checks that your bank or credit card company may mail to you
- Don't give out your PIN or write them on your credit cards or ATM cards
- Never leave your purse or wallet unattended.

If You Become a Victim

- Report the incident to the police immediately. If you know where your identification was stolen, that would be the correct police jurisdiction to report it to. Insist on being given a police report number and get a copy of the report.
- Report all stolen cards to the issuers immediately and request that new card numbers.
- Notify your bank in the event that your checks are stolen and request that your account be closed
- Obtain copies of your credit report periodically to see if there are any unknown credit lines in your name. Credit reports cost less than \$10.
- **Call in an experienced identity theft recovery professional **A.S.A.P.** to help you cut your losses, reduce your liability and make a full and speedy recovery.** (copyright 2009 Eleanor E. Spring)

Learn more about identity theft recovery
visit our website
www.SpringActionFraud.com

SpringAction Fraud Elimination
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(S. A. F. E.)