



The FindLaw Guide to Online Fraud and Identity Theft

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The Internet is a powerful and useful place that is also filled with dangers. That's why it is always important to be careful with your personal information when you go online and when transacting business online. In this guide, we provide an overview of identity theft from detecting the theft, to taking steps to protect yourself.

Table of Contents

- Introduction
- Deciding If Your Ticket is Worth Fighting
- Preparing for Court
- Defenses to Avoid
- Should I Talk to an Attorney?

Introduction

Identity theft is one of the fastest-growing crimes in the nation, robbing its victims of time, money and peace of mind. Identity thieves often use the Internet, but also can obtain sensitive personal data from trash cans and other unsecured locations. If you have your identity stolen, FindLaw and its directory of attorneys may be of assistance.

What is Identity Theft?

Identity theft is a crime where a thief uses an individual's personal information, such as their social security number, credit card information, driver's license number, or sometimes just their name, to commit fraud or other crimes. If a thief gains access to your personal information, they can commit fraud by setting up fake bank accounts, getting credit cards in your name, ordering merchandise online, and even filing for bankruptcy in a false name.

Detecting Identity Theft

Unlike a robbery or burglary, identity theft often occurs without the victim's knowledge. Most identity theft victims only find out after they see strange charges on their credit card statements or when they see their credit report.

The best way to detect identity theft early is to check your credit report and bank statements on a regular basis. Evidence of identity theft typically comes in the form of inaccurate information on your report, such as incorrect addresses, name, initials or Social Security number. Other signs of identity theft can include:

- failure to receive bills or other mail related to your accounts
- receiving credit cards for which you did not apply.
- unexpectedly being denied credit or being offered less-favorable credit terms than expected
- getting calls from debt collectors or businesses about debts or charges you cannot explain
- strange charges to your credit card

You can see some [frequently asked questions relating to detecting identity theft](#).



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What to Do When Your Identity is Stolen

If you find out that your identity has been stolen, you will need to know [what steps to take next](#).

Generally, you should review and place a fraud alert on your credit report. You can contact one of the three companies that maintain credit reports TransUnion, Equifax, or Experian about the fraud, and the agency you contact should contact the other agencies.

You should also close all accounts that have been compromised. Contact each company or bank and speak with someone in the fraud or security department, following up in writing (this is important). Include copies of relevant supporting documents but keep the originals in a file. Send letters by certified mail, return receipt requested, so you can document what each company received and when. Ask the company for forms to dispute any transactions, such as debits or charges to your existing accounts, made by the identity thief.

You will want to file a complaint with the Federal Trade Commission (FTC) as the federal agency can help you recover from the crime and they can assist law enforcement officials to track down the identity thieves. You should also file a police report documenting the identity theft and your losses.

Steps to Prevent Identity Theft

If you have had your identity stolen, it may take you many months, or even years, to put your life back together and undo the damage that was done. Fortunately, there are many steps you can take from [preventing identity theft](#) in the first place.

- Keep your personal records safe. If you have sensitive documents in your home or office, be sure that you keep them in a secure place, such as a locked desk drawer, or even a safe. In addition, you must be careful when disposing of sensitive information.

- Use a password that is unique and don't use the same password for all your accounts. Avoid making your password your pet's name, phone number, or "password." Instead, opt for a password that does not have much to do with your life, and include numbers within your password.
- Be wary of providing personal information over the phone. There are many scammers that are attempting to use telephone calls to get personal information. These phone calls will often sound official, such as a department store's credit department calling in order to get payment.

STOP

Should I Talk to an Attorney?

If you believe you have fallen victim to identity theft, you may want to contact an attorney to learn what steps you can take to recover your damages. Identity theft can affect your home, finances, and every other aspect of your life. Once you detect theft, you have to evaluate how much harm you sustained. If there are any issues you cannot resolve yourself, a consumer protection attorney can help.

Find a consumer protection lawyer near you with [FindLaw's directory of attorneys](#).

For More Information

Regarding online fraud and identity theft, please visit our website at <http://www.findlaw.com> or <http://consumer.findlaw.com/online-scams/>

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Disclaimer: The information you obtain in this publication is not, nor is it intended to be, legal advice. You should consult an attorney for advice regarding your individual situation.

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