

Protect Yourself from ID Fraud from Family, Friends and Co-Workers

BACKGROUND

Studies indicate that 10% to 30% of identity fraud cases involve a thief who knows the victim personally. For example, the thief may be a relative, an ex-spouse, a roommate, a neighbor or a co-worker of the victim. These relationships give the identity thief opportunity to obtain personal identifying information that he or she can then use to commit fraud. This type of identity fraud can present special challenges to the victims.



EMOTIONAL TOLL

Being a victim of identity fraud is always a bad experience. Many victims report a feeling of violation. The emotional burden is even greater in cases where the one committing the fraud is someone known to you - someone you have a personal connection with, someone you may have trusted. The experience leaves the victim feeling both violated and betrayed.

THE BIG QUESTION

If you are a victim of identity fraud, a standard and necessary step in regaining control over your personal identity is to report the fraud to the police. This is a step that causes anguish to many people who know the thief. Reporting the crime to the police means that someone you know - maybe your own relative - may get a police record and may even have to go to jail. This can be a tough step for you to take. In this situation, many victims delay going to the police or avoid it altogether.

Should I report my case of identity fraud to the police or not? That is the Big Question. What if the perpetrator is going through a difficult time? What if the perpetrator promises not to do it anymore?

Most people find that not reporting their case to the police means avoiding dealing with the problem. Problems that are not properly dealt with tend to get worse.

If you don't make a police report, your ability to undo anything done fraudulently in your name will be greatly hampered. You may owe the full amount of expenses made using your credit. You may not be able to correct your identity records. You may have to live with the ongoing consequences of the fraud.

The bottom line is this: crime should be reported to the police - even when the crime is committed by someone we know.

LOSS DETECTION AND RESPONSE

1. Check your Social Security Report each year.
2. Each year, order your three free credit reports from www.AnnualCreditReport.com in order to check for suspicious activity.
3. Report the identity fraud event to your local police. Request a copy of the police report to share with the entities affected by the actions of the identity thief.
4. If you suspect suspicious activity involving your identity, please contact the ID Recovery Help Line at 1-800-414-9792.

