

VICTIMS OF IDENTITY THEFT

Identity theft occurs when someone unlawfully obtains and uses another person's personal information—such as their name, Social Security number, credit card number, or bank account details—usually for financial gain or to commit fraud.

Common Types of Identity Theft:

1. **Financial Identity Theft** – Using someone's information to access or open bank accounts, credit cards, or loans.
2. **Medical Identity Theft** – Using someone else's health insurance or personal info to obtain medical care or prescriptions.
3. **Criminal Identity Theft** – Providing another person's name during an arrest or investigation.
4. **Tax Identity Theft** – Filing fraudulent tax returns to receive a refund using someone else's Social Security number.
5. **Synthetic Identity Theft** – Combining real and fake information to create a new, fictitious identity.

How Identity Theft Happens:

- Phishing emails and fake websites
- Data breaches
- Lost or stolen wallets/documents
- Dumpster diving
- Skimming devices at ATMs or gas pumps
- Social media oversharing



Warning Signs:

- Unknown charges on your credit/debit card
- Bills for services you didn't use
- Denied loans or credit for unknown reasons
- IRS notices for unfiled taxes or duplicate filings
- Collection calls for unfamiliar debts

How to Protect Yourself:

- Monitor your credit reports regularly (AnnualCreditReport.com)
- Use strong, unique passwords and two-factor authentication
- Shred sensitive documents before disposal
- Avoid clicking suspicious links or attachments
- Place fraud alerts or credit freezes with major credit bureaus

What to Do If You're a Victim:

1. **Report to the FTC at [IdentityTheft.gov](https://www.ftc.gov/identitytheft)**
2. **File a police report if necessary**
3. **Contact your banks and creditors to freeze or close compromised accounts**
4. **Notify credit bureaus (Experian, Equifax, TransUnion) and consider a credit freeze**
5. **Dispute fraudulent charges and accounts in writing**



Profile Summary

Total Number of Tradelines: 14	% of On-time payments across all BPs: 88%
Number of Positive Tradelines: 8	Amount owed across all BPs: \$1,234
Number of Negative Tradelines: 6	Total Risk Score: 688
Number of Open Accounts: 10	Used Credit %: 18%
Number of Closed Accounts: 4	Total Balance of Debt: \$1,178
Ratio of Collections: 42%	

Account History

Open Date	Date of Last Activity	Original Amount	Paid On	Scheduled Payment	Current Balance
06/15/2013	06/15/2013	\$12,345			
Account Closed	06/15/2013				
Payment Status	Paid on 06/15/2013 - 06/15/2013				

BANK CREDIT CARD

Open Date	Date of Last Activity	Original Amount	Paid On	Scheduled Payment	Current Balance
06/15/2013	06/15/2013	\$12,345			
Account Closed	06/15/2013				
Payment Status	Paid on 06/15/2013 - 06/15/2013				

We recommend our CRED-X Program. CRED-X will do a sweep of your credit to remove fraudulent, inaccurate, and derogatory information. You will start to see results in as little as 2-4 weeks.

Have you ever used a credit card, debit card, or shared your personal information with any of the following companies at any of their locations? - Macy's, Sears, Home Depot, Verizon, Kmart, Wendy's, Delta Airlines, Michaels, Best Buy, Landry's, Saks Fifth Avenue, JP Morgan Chase, Lord & Taylor, Facebook Account, Panera, Ebay, forever 21, Orbitz, Sonic, Chili's Restaurants, Whole Foods, Uber, Arby's, Target Stores, Walmart, Marriott, Experian or Equifax? If you answered yes to any of the above, schedule your FREE Consultation!