

Help For Victims of Identity Theft

By Woodrow Wilcox

Unfortunately, laws about posting people's personal information on the internet are not tough enough and criminals know it. The internet and other tools are used to get people's personal information. This has resulted in a dramatic increase in "identity theft".

Identity theft occurs when someone uses another person's personal information such as name, address, social security number, bank account number, or other information to fraudulently obtain money, goods, or services under the identity of the person being victimized. It can hurt the victim's credit and reputation seriously.

A few months ago, some of my relatives were phoned by the Police Department in Highland, Indiana. Someone had tried to pass for one of my relatives to cash a phony check against his account. The bank tellers became suspicious and the imposter left the bank. My relative had to close his bank account and reopen a new one in order to prevent the imposter from succeeding in the fraud.

Recently, a reader of this column in Indianapolis alerted me to a free program to help people who are targets or victims of identity theft. Mr. James Flack told me that the Federal Trade Commission (F.T.C.) had contracted with Aspen Systems Corporation of Indianapolis to operate a free helpline for identity theft victims. The service is FREE. The toll free phone number is 1-877-438-4338. Again, it is a free service available to anyone in the U.S.

The helpline takes reports on identity theft. The F.T.C. does not investigate identity theft cases. But, it does share the information with law enforcement officials. The F.T.C. wants to track trends and gimmicks in identity theft so that it can inform and advise Congress on what new laws or regulations might help to curb the crime.

The free service does give consumers helpful information on what to do to protect their identity information from criminals, or repair the damage that was done by identity thieves. Again, this service is free. The Federal Trade Commission designed the service to do two things: obtain information to help the F.T.C. do its job, and help victims to repair their credit and restore their lives.

Two helpful websites are www.consumer.gov/idtheft and www.ftc.gov.

The American Legion has begun a program to help their members protect against identity theft crimes. Because so many senior citizens were in the armed forces during World War Two, I decided to mention it here.

The September 24, 2004 edition of the American Legion's newspaper described a new "Legion ID Theft" insurance program that allows members to purchase insurance to protect them from the costs associated with being an identity theft victim. To learn more, contact the American Legion. The national headquarters is in Indianapolis.

Note: This article was written and distributed by Woodrow Wilcox in the fall of 2004.