

# Identity Theft



## What is Identity Theft?

Identity Theft is the largest consumer complaint filed with the Federal Trade Commission (FTC). If you have been the victim of identity theft, it could mean someone has used your name make to:

1. make purchases,
2. get credit cards,
3. rent an apartment or
4. obtain utilities without your permission.

In some cases, thieves may have received medical services in your name, re-routed your tax refund, or even impersonated you during contact with law enforcement. Identity theft may also include someone using checks on your account. This could be from stealing your checkbook or electronically obtaining access to your checking account. Use of an ATM card or credit card that you did not approve is also identity theft. In some cases, identity theft occurs within families to children, seniors, and domestic violence survivors, making reporting and recovery especially difficult.

### **How Might it Impact Me?**

Even if you are able to resolve a financial identity theft issue with your bank, this use of your name and credit history can result in you getting collection letters for things you did not purchase.

It can also result in unfavorable entries on your credit report, causing you problems in getting credit or paying a higher interest rate. Becoming the victim of an identity theft can be a complicated and frustrating time in your life.

### **What Can I Do?**

The Federal Trade Commission has created information, letters, and booklets that consumers can use to notify a debt collector or credit bureau of the theft of your identity.

[FTC Link...](#)

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