

Someone stole my identity . . . what do I do?

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There are many different types of identity theft. Identity theft can be an unauthorized use of an existing account, or alternatively it can be the creation and subsequent use of a new account or accounts. The first step in most circumstances remains the same—it is best to place a temporary fraud alert on your credit reports. But there is an important pause to take next.

Sometimes, the nature of the theft could indicate that it is someone you know who has stolen your identity. If this may be the case, you need to think real hard about whether this is true before doing anything else. Many times it is not just someone you know, but a family member or friend. These are the people that are close to you and usually have easy access to your personal information; even more helpful to the thief, they are close enough to “watch” you, in a sense, and are able to keep you in the dark while the damage is being done. These people can feel comfortable impersonating you, because they are able to provide extra information about you if questioned. It could almost feel to them like they are telling the truth.

So, the second step is to think of the people who had access to your personal information, and take steps to learn whether any of them are the thief. If you are resourceful, you may be able to find out without them knowing that you suspect them. You may have to tip them off and tell them your identity has been stolen and ask them if they know anything about it, or more boldly ask them if they did it. You are in the best position to know how to approach this.

If you discover it is a family member or friend, we suggest that you next get counsel from an attorney with experience in remedying identity theft. Learning the law and how society treats the issue will help you understand the ramifications of the decision of whether to turn them in. In our experience, victims are so mad they would turn their own mother in (and sometimes do). But, there are others who are reluctant to take such action. Some so much so that they pay substantial debt that is not even theirs just to make it all go away. But by obtaining counsel you will be in the best position to learn the way the law and our society treats identity theft before taking either of these actions.

Most people want the false information removed from their credit report. Most also do not want to pay the debt that arose from the theft. As the law is a bit tricky in this area, we suggest that you talk to one of the very, very few attorneys that actually know something about how to remedy identity theft before taking action, and quickly. Our office may be able to help, give us a call.

If you believe that the thief is not someone you know, then you will need to decide whether the problem is minor enough that you can remedy it in a few hours by simply using your common sense, or a serious enough problem that may merit some professional help. If you believe it is the later, give us a call.

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How do I remedy identity theft/how to fix identity theft/how to get false information off my credit report/how to eliminate false items on my credit report/credit report problems