

# Dealing with Identity Theft

## What is Identity Theft?

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

- make purchases
- get credit cards
- rent an apartment or
- 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 Identity Theft 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 letters (in [this booklet](#)) that consumers can use to notify a debt collector or credit bureau of the theft of your identity. To use the letters, you must first report the crime of identity theft to the police. You do not need to know the name of the person who used your identity. You show the police the debt collection letters or other confirmation that you are the victim of this crime.

The three forms below use the FTC-created material. You can also visit the [National Identity Theft Victims Assistance Network](#) to learn more.

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*For more information on the project or regarding identity theft, you can go to [identitytheftnetwork.org](http://identitytheftnetwork.org)*

Last updated on March 04, 2021.

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