



Is My Identity Being Misused?

Identity misuse is a growing concern, with more individuals falling victim to fraud and theft than ever before. Most individuals' [personal information](#) is readily available, whether it's been shared by the individual or not. How do you know if you are a victim of identity misuse?

USE THIS CHECKLIST TO HELP ASSESS THE LIKELIHOOD OF IDENTITY MISUSE

This list represents the most common types of identity misuse reported to the Identity Theft Resource Center (ITRC).

- Have you checked your credit report and found accounts on there that don't belong to you?
- Have you reviewed your financial accounts and found charges that don't belong to you?
- Have you been contacted by a collections agency for an account that does not belong to you?
- Have you been notified by letter or email that an account was opened in your name that you did not initiate?
- Have you been notified by law enforcement about outstanding traffic violations in your name that you were unaware of?
- Have you been notified by law enforcement or a government agency about a warrant in your name for a crime you did not commit?
- Have you been denied an apartment, cell phone, or other services because of poor credit, but you were unaware of having poor credit or any credit history?
- Have you been denied government benefits because of income that was not earned by you?
- Have you been locked out of your online account(s) though you did not change or incorrectly enter your login information?
- Have you logged into an online account only to find your personal information (name, contact information, financial account number, etc.) has been changed without your permission and does not match your personal information?

If you checked any of the boxes above, you may already be a victim of identity misuse. Contact the ITRC (888.400.5530) and speak with an advisor for a customized plan that will outline the steps you need to take to recover your account(s) and resolve your identity misuse concerns and for tips about how to protect your information moving forward.

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