

Identity Theft Monitoring Agencies

Identity fraud crimes, one of the most insidious forms of white-collar crime, are a federal offense under the Identity Theft and Assumption Deterrence Act. Identity fraud is the deliberate appropriation of an individual's personal information to impersonate that person in a legal sense. In the sci-fi flick "The 6th Day" machines are used to replicate the mental state of a person, such as memories, habits, etc. and subsequently create a clone. Similarly, stealing someone's identity allows a fraudster to clone or create your shadow, enabling him to make a number of financial and personal transactions in your name, thus making your life a living hell, particularly if you don't realize what has happened right away, and the pretender siphons off huge funds. Identity theft is usually slow to detect and even slower to rectify.

Therefore, to detect many types of identity theft crimes in the earliest stages and minimize damages, you should subscribe to one of the identity theft monitoring services provided by all three credit bureaus. For a small monthly or yearly fee, the identity theft monitoring agency of your choice notifies you by email of any changes or unusual activity in your credit reports. Most of these services come with identity theft insurance as well as the reports. Some of the bureaus even offer a three-in-one monitoring service that alerts you to changes in any of the three bureaus' reports. Federal Trade Commission (FTC), the leading governmental agency addressing the problem of identity fraud, recently launched an identity theft monitoring website called [annualcreditreport](http://annualcreditreport.com) where all consumers are eligible for a free copy of their credit reports. I recommend that you visit this web site and determine if the service is for you. Identity theft is serious and could happen to anyone.

Banks, credit cards, debit cards and brokerage statements give a transaction-by-transaction replay of where you spent your money for the month. The more often you monitor them, the more quickly you will detect foul play. However, the best way to obtain and monitor your credit worthiness is through identity theft monitoring organizations that work with major reporting agencies. Time is of the essence. Monitoring credit statements on the Net, removes the paper statements from the mail, and there is a very little lag time between making a charge on your card and being able to view it online, thus cutting detection time. Fast detection time is your friend in stopping identity theft.

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About the Author

Keith Londrie II is a well known author. For more information on Identity Theft, please visit <http://www.identity-theft-information.info/> for a wealth of information. You may also want to visit keith's own web site at <http://keithlondrie.com/>