

IDENTITY THEFT DOESN'T STOP AT YOUR CREDIT REPORT!

Identity Theft is not only a "credit" related problem. Identity thieves can wreak havoc far beyond opening up credit cards and applying for loans using our information. So whilst credit freezes and credit monitoring are great tools to use, we need to be aware of the other ways our identities and PII can be fraudulently used.



5 Non - "Credit" Categories of identity theft/Fraud

1. Account Takeover

Unauthorized access to an existing online account—such as email, banking, social media, or shopping—and uses it to steal money, information, or impersonate the account owner.

2. Employment & Tax

Occurs when someone uses a stolen Social Security number or personal information to gain employment, report wages, or fraudulently file a tax return or claim a refund.

3. Government Benefits

Using a stolen identity or personal information to fraudulently apply for, receive, or redirect government benefits such as Social Security, Medicare, Medicaid, or unemployment benefits.

4. Medical Identity Theft

Occurs when someone uses another person's name, Social Security number, insurance information or Medicare number to obtain medical treatment, prescriptions or medical devices, or submit insurance claims.

5. Phone & Utilities

Occurs when someone uses stolen personal information to open or take over mobile phone, internet, electricity, gas, or other utility accounts in another person's name.

Signs that you might be a victim...



1. Unexpected Security Alerts or Password Changes

You receive notifications about password resets, two-factor authentication codes, or login attempts that you did not request. Locked accounts or unfamiliar devices appearing in your account settings are strong indicators of unauthorized access.

2. Unrecognized Charges or Financial Activity

You notice small "test" transactions, unfamiliar purchases, withdrawals, wire transfers, or new payees on your bank or credit card statements. Criminals often start with small amounts before attempting larger fraud.

3. New Accounts You Don't Recognize or Changes to Existing Accounts

You receive information about a change of service, change of address, new benefits you didn't apply for.

4. Missing Mail or Unexpected Bills and Collection Notices

Bills stop arriving, or you receive statements, tax documents, medical bills, or debt collection notices for accounts or services you never opened or used.

Stay Vigilant! Protect your entire identity—not just your credit—by securing your personal information, accounts, benefits, medical records, and digital access.

Regularly check utility bills, health insurance claims & payments, medical records, IRS account status, benefits statements etc etc. Be as vigilant with these as you are with your credit report!



If something looks wrong, contact the relevant authority immediately. If you need more help, contact us!

Think you might have a problem?

Call us at 877 308 9169

Learn more at our website:

<https://idresolution.net/>