



***An eBook Excerpt By***

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... and now a word from our lawyers: (Really, we could not make-up this stuff.)

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\*\*\*\*\* THE IMPORTANT NOTICE IS OVER\*\*\*\*\*

## Identity Theft – Part 4 – [\(Podcast\)](#)

Moderator: Hi, this is Debbie Street. We're here today to interview our expert Nancy Dewitz in regard to Identity Theft protection, detection, and restoration services. She is back with us today to give us some answers to the big question: What can I do to protect myself from all forms of Identity Theft. Grab a pen and paper because you might have a question. At the conclusion of this podcast, we'll tell you how to get your questions answered. So, let's get started

**Q. Nancy, would you tell us what you've found to be the answer for catching most all forms of Identity Theft and how that solution differs from Credit Monitoring?**

A. Sure, Debbie. Just to recap from our last conversation, I told you that credit monitoring just touches the tip of the iceberg when it comes to Identity Theft. Credit monitoring is just for one type of Identity Theft fraud, credit fraud. However, I see another program starting to sweep the nation that is much more effective than credit monitoring will ever be in its present form.

This new program is called Identity Monitoring. Identity Monitoring is critical because it looks at all non-credit, fraud-related activities in regards to your Identity. In order to protect you and your family from these types of identity theft, a full monitoring program needs to be put in place such as: One, occasionally scan the three major credit bureaus to see if there's anything going on there.

From here on out, I'll talk about non-credit related databases that need to be scanned on a daily basis for Name Identity Theft which brings us to number Two, scan national data aggregators on a daily basis. These are huge companies that manage data for credit card processing companies, and so on and so forth. Look here for any instances of fraud.

Look at databases on a daily basis with: The Department of Motor Vehicles, public databases, non-credit loan databases and large insurance companies that manage medical information who look for fraud. Look at criminal databases. What I've just

mentioned are all non credit-related databases where you are looking for our social security number and name. You also need to be scanning public records such as court documents, birth records, death records, marriage licenses, bankruptcy court records to see if there is Identity Name Theft going on there.

Scanning non-credit related databases on a daily basis is a critical component of catching Identity Theft in its early stages. Credit Monitoring will catch credit fraud anywhere from 3 to 6 months after it's happened, if you hear about it at all and can only detect fraud related to your credit. Identity Monitoring is a critical piece of the formula, and I believe it is more important than credit monitoring. Crooks who are smart know they are not going to take loans out in your name because that will raise red flags. What they're going to do is take your identity and recreate it, for example, take out a driver's license in your name. Then they're going to go out and look for ways to take advantage of you using your identity such as in instances of name fraud where they can get a job in your name, commit tax fraud, social security fraud, commit crimes where you can be arrested because the thief didn't show up for court using your identity, that sort of thing.

**Q. Well, Nancy, how do I get access to all these databases to monitor my identity. Do I hire someone?**

A. Excellent question, Debbie, and the answer is yes. As an individual consumer, you could never get access to scan these databases.

**Q. So it seems to me that a person could learn enough about you to steal your identity by obtaining a job based on your name, and it's possible they could assume your lifestyle because they just cloned your identity. Very scary thought. So you've told us how Identity Monitoring works for early detection. However, let's say my identity is compromised and I need to get it restored. Am I going to spend my days writing letters, standing in line at the post office to send certified letters, calling people, spending countless hours in court and all that kind of thing?**

**A. Excellent question. First, if your name comes up in any one of the scans we talked about, you will be notified in 24 to 48 hours that something is going on.**

The whole premise of identity monitoring is to limit your losses, limit your pain, limit your hassles, and simplify the recovery process. Therefore, you need a comprehensive recovery service.

Now there are some services out there that talk about recovery, but they're usually just assisted recovery or what I call Assistance In A Box. Go ahead and ask the box for help. I dare you. In essence, Assisted recovery means you are sent a box with information and instructions saying, Here's what you need to do. Sure, there's an 800 number to call, but you have to take the bull by the horns and face the nightmare yourself. You have to go to court. You have to fight the bureaus yourself. You deal with the creditors correcting your credit information, and the hospitals, correcting your medical information, and so on. You get instructions to do it, but the burden is all on your shoulders. The FTC estimates that it takes an average of 600 hours to restore your identity, and once you divide that number by 15 forty-hour weeks to do that. meaning you're talking weeks of concentrated effort to restore your identity.

Most Identity Recovery programs on the market today, if they talk about Identity Recovery, they're talking about Assisted Identity Recovery. And in my opinion, that is not enough. What needs to be done is a full Identity Recovery program where you have a team of people who do 99% of the recovery process for you. You should just have to sign a limited Power of Attorney document for a legal representative to act on your behalf and you send them a copy of the police report you filed. That way you enable your legal team to go to work to fight with the credit bureaus and get fraudulent information changed back to its rightful record. For example, they would work with the Driver's License bureaus to get your driver's license back to where it should be, marriage records, birth certificates, tax records, you name it.

A full recovery program does it all for you. You have limited involvement. Where needed, you may have to be involved, such as for a court appearance, but your team will limit the amount of activity you need to be involved in. That's what I mean by Full Identity Recovery.

You don't want to be spending hours and hours and weeks and weeks taking time off from work having to go deal with all this stuff. Let the experts take care of it for you if the worse were to happen.

**Moderator: Well, until we did this interview I never realized the depth of the problem and how credit monitoring is so ineffective in detecting Identity Theft situations. I also didn't realize that there's a way to have someone take over and get my identity back for me by doing all the paperwork.**

**Well, that's all the time we have for today. If you have any questions, use the URL redirect at the end of this podcast to our blog where you can get a copy of today's transcript, submit questions you may have, or call for help by clicking on the Contact Us tab at the top of the blog page. Thanks for being with us, and stay tuned for Part 5, the conclusion of our series, on Identity Theft & You.**

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