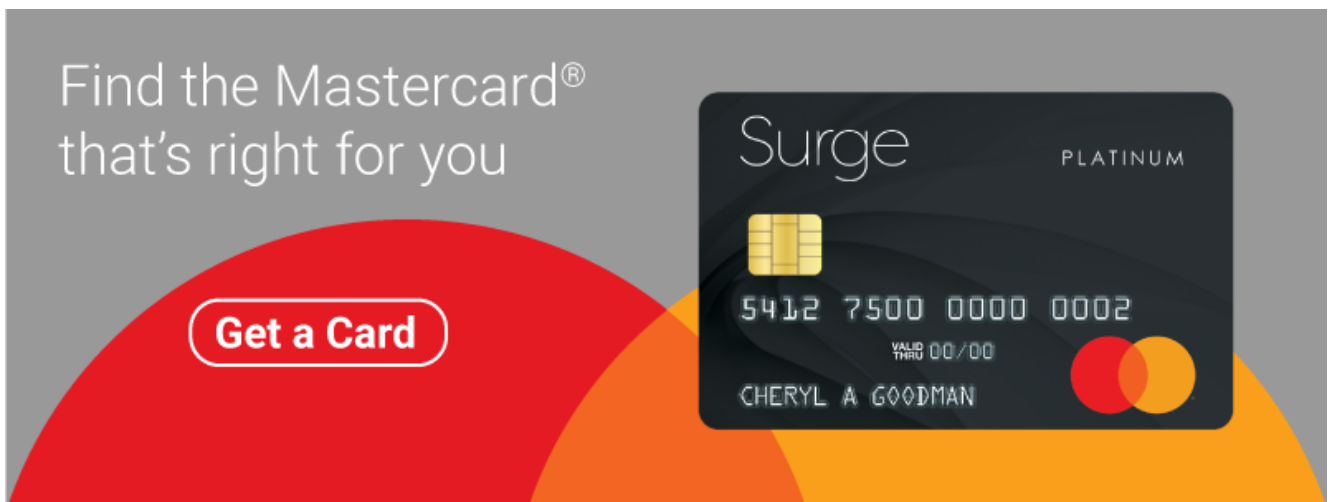


# How to Detect Identity Theft

Early detection is key in preventing identity theft from escalating. The sooner you spot a sign of identity theft, the quicker you can take necessary actions to prevent further damage.



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## **Unknown accounts on your credit report**

It's important that you periodically check your credit report, not only to check your credit standing, but more importantly to spot any fraudulent activity that might have occurred. When you see an account that you know you didn't open, never think that it was just a mistake made by the credit bureaus. Rather, treat it as a threat, a possible identity theft currently happening. Take action immediately by utilizing the credit report dispute process to have the account removed from your record.

## **Inquiries from businesses**

Your credit report will show you soft and hard inquiries. Soft inquiries are often made for promotional purposes only. It's the hard inquiries that you should monitor, since these are the inquiries made by businesses when an application has been

submitted. If you know that you haven't worked with the business that made the hard inquiry, chances are it was an application submitted by an identity thief.

### **Missing credit card**

If you've lost your card, don't waste any time and call your credit card company right away. The longer it takes you to report the loss, the more time the thief has to steal from you. Most credit card companies have zero dollar fraud liability protection plans that keep consumers from having to unauthorized charges made on an account.

### **Billed for accounts you never opened**

When you receive a statement for a card you didn't open, make sure to call the credit card customer service immediately. Whenever you're billed for something that you didn't open, always report it immediately so further damage can be prevented. Periodically check your credit report so you can spot any other fraudulent activity.

**Continental Finance is one of America's leading marketers and servicers of credit cards for people with less-than-perfect credit. Learn more by visiting [ContinentalFinance.net](http://ContinentalFinance.net)**