


Guidelines For Victims Of Credit Identity Theft

by *President of ACB* 
Barry Connelly

(NAPSA)—Retaining your good credit standing after identity theft—when someone uses your name, credit history or other aspects of your identity for their personal gain—can be a frustrating, lengthy and scary experience. America's credit bureaus are taking steps to assist victims in a more timely and effective manner.

Associated Credit Bureaus (ACB), the international trade association for the consumer reporting industry is attempting to get uniform action and response in this area from its members. If their initiatives are adopted industry-wide, ACB hopes to reduce the burden of those victims who are trying to re-establish the correct credit files.

Here are some of the ways ACB envisions their members winning the battle against credit identity theft for consumers:

- Educate consumers about preventing identity theft and the steps they should take if they do fall victim to this hi-tech crime.
- Implement victim assistance programs that make the recovery process easier by standardizing industry procedures.
- By sending a notice to any businesses needing a victim's report that their file has been corrupted in a credit identity theft.
- Provide industry monitoring of victims' corrected credit files for three months.
- Fine-tune industry security and alerting systems to limit credit damage.

For more information visit ACB's Web site: www.acb-credit.com.