



## Case Examples

ID Theft Assist is a comprehensive identity recovery program that will not stop until the case is resolved. Many of our cases involve simpler tasks like cancelling credit cards or contacting creditors, but the following recent cases show how ITA can handle more complicated cases in all areas of ID theft to bring great results and peace-of-mind to our members.

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### **When A Creditor Doesn't Listen**

A recent case involved a claim by a bank credit card creditor who refused to stop collection action even with proof that an identity theft occurred. ITA had cleared up all other matters in the member's case but this one creditor would not be swayed. In fact, a lawsuit was filed and served on the member for \$882.00, plus significant attorney's fees for the bank's attorney. This suit was causing a negative affect on the member's credit. A collection law firm was representing the creditor at this point.

The member was upset and wanted to take legal action, if necessary. Even with ITA's free legal needs assessment and 25% fee discount, this could have become expensive very quickly. In addition, litigation fees can be very high, even if attorney's fees are discounted by 25%. The question became was it worth the fight over a \$882.00 dispute, even if the charges were fraudulent.

ITA was able to act for the member under a Limited Power of Attorney, in an effort to secure a resolution short of a legal referral. Under threat of potential litigation for violations under the FCRA, FACTA, or Unfair Debt Collection Practices, and with a professional strategy of providing proof that an identity theft had occurred, the bank credit card creditor dismissed the lawsuit. This "dismissal" likely saved the member \$2,000 to \$4,000 in attorney's fees and costs. The law firm representing the creditor instructed the creditor to notify each CRA of the dismissal of the claim, so it would be removed from the member's credit record.

### **The Result: Dismissal of the claim at no additional cost to the member.**

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### **I'm Not A Criminal—I've Never Even Been To The East Coast**

In this case, a member who lives in California was pulled over in Reno, NV, for making a left turn without a turn signal at 10:00 PM on a Saturday night. A national criminal outstanding arrest warrant data base, used by the Reno police, listed the member by name and SS number as having multiple outstanding arrest warrants on the East Coast, even though the member had never been east of St. Louis. The member was immediately arrested and taken to the Reno City jail.

The member called the 24/7 assistance center and was able to secure proof of the identity theft and legal representation within hours of the call even though the initial call was placed just before midnight Saturday. By the morning, the member was released and notification was issued on all warrants that it was an identity theft situation.

**The Result: No further false arrests because of the crimes committed in the member's name.**

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**When Criminal And Financial ID Theft Collide**

In this case a member was the victim of identity theft fraud in TX. The criminal went to the member's bank with false ID and opened a new deposit account and a line of credit for \$10,000. The criminal then had the member's original account closed and the \$4,000 in that account transferred to the "new" account. Thereafter, the criminal withdrew the \$4,000 and accessed by check the \$10,000 line of credit. The payment due on the line of credit was missed and the member first learned of the missing \$14,000 when the bank called for payment.

Under a Limited Power of Attorney, the member's ITA advocate learned the Bank was not going to replace the deposit funds and also was going to turn the matter over to the FBI. The bank at that point believed the member might be in collusion with the thief—a very serious felony charge.

Through ITA's legal referral benefit, the member was able to receive two legal referrals: (1) A civil attorney to recover the lost \$4,000 and to eliminate the \$14,000 credit line debt and (2) A criminal defense attorney to interact with the FBI and the felony allegations for bank fraud and conspiracy.

**The Result: The \$4,000 was recovered and no criminal charges were filed against the member.**

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**Our Vacation Was Ruined, Until I Made That One Call**

A husband and wife who are ITA members were traveling abroad in Costa Rica when the wife's purse was stolen. Contents in the purse included their passports, credit cards, cash for the trip, and their return tickets home.

The members placed a call to the ITA Assistance Center, which does accept international collect calls, and opened a case. While their ITA advocate worked on cancelling the credit cards and checking the credit report, at the same time our on-site travel agent had their return tickets reissued, while our travel team coordinated issuance of new passports with the U.S. Embassy and wired an emergency cash advance. Within 48 hours, all needed items had been replaced.

**The Result: The couple finished their trip without anymore problems and returned home safely.**

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**Now for some quick hits on simpler cases and member feedback:**

Member has been a victim of id theft several times thus far. In this particular incident, she received collection letters in regards to a fraudulent Capital One account addressed to her. ITA safeguarded her personal information and her credit report was reviewed. Capital One was contacted to advise that they have the wrong person and to remove the member's name from their list. All of the steps were taken and matter resolved within a week.

Member Feedback:

Thank you for your assistance.... I do appreciate your services and it does allow me to be more at ease with a secure feeling; to know that persons like you are there working on my behalf.

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Member received a call from American Express inquiring about a new credit card that was opened and fraudulent charges totaling \$3200 on his original American Express. After being contacted by ITA, AMEX advised that they would close out the new account and he wouldn't be held liable for the charges. The paperwork, including the Authorization Form and Affidavit was sent within 24 hours of the call by the next day everything had been done including reviewing of all credit reports.

Member Feedback:

I wanted to take time to express my sincere appreciation for a job well done. My advocate was extremely polite and helpful in resolving issues relative to my recent identity theft loss. It is I believe important that those who work in customer service take to heart the meaning of the word "Service". When life problems come suddenly and unexpected, it is refreshing to have someone with expertise to be sensitive to your situations and not add sorrow on top of sorrow. ITA should be commended for a job well done.

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Member has received her credit report while trying to secure a loan and found out the name, address and some accounts were either incorrect or not hers. Credit records were reviewed and a plan of action created. The credit report was corrected, fraud alert placed and fraudulent accounts disputed and closed within a week of initial call.

Member Feedback:

Recently, a lender ran a credit report on my husband and myself and although our credit was good, there was an issue with another name "associated" with my social security number. I did not know this person and I was disturbed by this. Since I have ID Theft Assist I called for assistance. I was put in contact with an ITA advocate and I have to tell you that this guy did his job so well and was such a nice person that I wanted to invite him home to have dinner with my family. He was that nice! I was kept updated to what he was doing each step of the way and also got the issue taken care of for me. I can't tell you how pleased I am with the professional and courteous way he handled the situation and I just wanted to take a minute to tell you that. ... I have already highly recommended ID Theft Assist to a few of my friends simply because of the way my situation was handled. Thankfully, it was minor but I'm certain, had it been more involved, he would have been more than capable.