

## Identity Theft, Even After You Die

Believe it or not identity theft has moved to the dead. It is compounding more and more family's grief because con artists are digging up identities of the deceased.

The identity of someone who has died is becoming an irresistible target to thieves and the death helps buy them time before they are likely to get caught.

The scam artists search the obituaries where they find valuable information that gives them a jump start at identity theft. Lengthy obituary and death notices gives crooks more valuable information that they use to do more damage.

Identity theft crimes involving the deceased are a dark, shady side of the booming identity theft crime. Although the deceased don't have to be concerned with keeping their credit rating good, the emotional burden of the crimes cause undue stress on the family.

The spouse of a deceased person can especially have serious problems if the accounts affected are joint accounts.

Sometimes these scammers are not just out to take the money and run. They want someone else's identity for the long term to escape immigration or legal problems. They assume the identity of a deceased person and could live for years under that name before anyone finds out.

Here are a few things that you can do to help minimize the possibility of identity theft of a deceased family member.

- Tone down the news obituary in the paper by not giving too much information.

- Notify all 3 credit reporting agencies of the deceased and have them put a "deceased" flag alert on the account. Equifax 888-766-0008, TransUnion 800-680-7289, Experian 888-397-3742.

- Contact the Social Security Administration direct and let them know about the death and have them flag the person's social security number as "inactive".

If you discover signs of identity theft or any type of fraud from a deceased relative, notify the police immediately and file a report. This police report will be helpful in dealing with financial institutions and clearing up things later.

Then call any one of the major credit reporting agencies and they can give you more guidance about where to go from there.

Dealing with the loss of a loved one is an emotional experience laden with stress and grief. Taking a few precautions from the beginning of their death will hopefully lead to preventing identity theft of your loved one and keeping their identity their own.

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