



- **A creditor informs you that an application for credit was received with your name and address, which you did not apply for.**
- **Telephone calls or letters state that you have been approved or denied by a creditor that you never applied to.**
- **You receive credit card statements or other bills in your name, which you did not apply for.**
- **You no longer receive credit card statements or you notice that not all of your mail is delivered.**
- **A collection agency informs you they are collecting for a defaulted account established with your identity and you never opened the account.**
- **You apply for credit and are rejected because of something bad on your credit report, when you have always used credit responsibly.**
- **Your credit report has information on it that you don't recognize – such as owing money to a creditor of which you are not aware.**