
Why Care About Identity Theft? Video Transcript

Lin didn't worry about identity theft. She always said, "Who'd want to steal my identity?" Lin never had a credit card or borrowed money. She figured thieves wouldn't mess with someone who had no credit history.

One day, Lin decided to apply for a credit card. She sent in her application – but the company turned her down.

Lin wanted to know what happened. Why didn't she get the credit card? She got a free copy of her credit report to find out.

There Lin discovered that someone had opened 8 credit cards in her name. They even got a car loan. And, whoever used her name wasn't paying any of the bills. The credit report said all the accounts were overdue.

Lin tried to fix these mistakes. But she found out that it's not easy to prove that you did not do something. Those businesses held Lin responsible for the bills...at least until she proved that the bills belonged to an identity thief.

It took a long time, but she fixed the problem. Now Lin checks her credit report every year to look for signs of identity theft.