

IDENTITY THEFT

Identity theft and identity fraud are terms used to refer to all types of crime in which someone wrongfully obtains and uses another person's personal data in some way that involves fraud or deception, typically for economic gain.

Identity theft also create problems when the person commits crimes in the name of the victim.

In 1998, the IDENTITY THEFT AND ASSUMPTION DETERRENCE ACT. (18 U.S.C.* 1028(a)(97) was passed by the U.S. Congress. A maximum term of 15 years' imprisonment, a fine and criminal forfeiture of any personal property used or intended to be used to commit the offense are the penalties. This created a new offense of Identity Theft, which prohibits: 'Knowingly transfer(ring) or use(ing), without lawful authority, a means of identification of another person with the intent to commit, or to aid or abet, any unlawful activity that constitutes a violation of Federal law, or that constitutes a felony under any applicable State or local law.'

The Federal Trade Commission is responsible for receiving and processing complaints, providing informational materials, and referring complaints to appropriate agencies. The FBI and Secret Service can also take reports. Investigations are done by the FBI, US Secret Service, Postal Inspection Service and local law enforcement. Their web site is located at: www.usdoj.gov/criminal/fraud/idtheft

Schemes to commit identity theft or fraud may involve violations of other statutes such as:

1. Identification fraud
2. Credit card fraud
3. Computer fraud
4. Mail fraud
5. Wire fraud
6. Financial institution fraud

These felonies can carry penalties of 30 years' imprisonment, fines and criminal forfeiture.

COMMON WAYS TO COMMIT IDENTITY THEFT

Shoulder surfing:

In airports and at ATM machines, criminals will watch you put in your pin or access numbers, memorize these or write them down to be used later to access calling cards or your bank accounts.

Dumpster diving:

Materials that have your personal information, account or social security numbers, etc. which are thrown away unshredded are available to criminals who climb into the dumpsters and retrieve this information.

Pre-approved credit cards through the mail:

You have the ability to opt out of credit card offers that you receive in the mail or over the phone. If this mail is stolen from your mail box or from your trash, criminals can use

it to apply for cards in your name that are sent to a different address. If you would like to put a stop to all the offers, you can use the suggestions below.

There are many ways to opt out of credit card offers, such as:

Call 1-888-5-OPTOUT to have your name removed from direct marketing lists.

Contact the individual credit bureaus to opt out:

Equifax Opt Out at: Options

Equifax Inc
PO Box 740123
Atlanta, GA 30374-0123

TransUnion Opt Out at:

TransUnion LLC
Name Removal Option
PO Box 97328

Jackson, MS 39288

Experian Opt Out at:

1-800-353-0809

Write directly to the Direct Marketing Association at either/or both addresses to opt out of pre-approved offer. Include all pertinent information, including your full name, current address, and home telephone number.

Direct Marketing Association Mail Preference Service PO Box 9008 Farmingdale, NY 11735	Direct Marketing Association Telephone Preference Service PO Box 9014 Farmingdale, NY 11735
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Intercepted mail:

Your mail can be stolen from mail boxes. If you put out mail to be picked up by the mail person, criminals can steal it and get checking account numbers and other personal information. If possible, always send your mail from a secure location. Thieves can also steal delivered mail and obtain your personal information in this way. Always be careful with your mail.

Personal information left in desk or workstation:

While you might trust all of your fellow employees, if your office is open to the public, it is wise to keep your personal information under lock and key. Purses and wallets should be in a locked drawer or compartment. Never leave large amounts of cash, credit cards or check books in an unlocked drawer. If you leave personal financial items in a briefcase, make sure it is secured.

Internet:

Internet sites can be secure if you do your homework. Check their security measures, privacy regulations

Stolen purse/wallet/briefcase/money bag:

Make sure that you have a list of all credit card numbers and reporting phone numbers in a safe place separate from the purse, wallet, etc. The list should include checking account and savings account numbers and the current numbers of the checks you are presently using. It also helps to have contact phone numbers for your bank or credit union, including after hours numbers, if available. Include any other information that will help you cancel credit cards or bank accounts. Try to carry only the minimum number of financial transaction instruments or cash with you.

Volunteered by you or a relative:

Make it a personal habit to never volunteer personal information unless you are familiar with the person to whom you are speaking, whether in person, over the phone or over the internet. Make sure that all family members know to not give out any person information to anyone about anyone else. Always ask for the questioner's identification or request that they make their inquiries by mail. This gives you time to check them out.

PREVENTION TIPS

Do not give out more information than is necessary, to anyone.

Be aware of what information is on file with your financial institution, utilities, insurance companies, credit card companies, etc. Think about what they want you to give to verify who you are. Inquire about their privacy policies.

What is printed on your checks? Never have your social security number or driver's license number printed on your checks. That gives the thief too much of your personal information.

Try to do more in writing as opposed to over the phone. The written page gives you a chance to check the legitimacy of the business or person.

Check your financial information regularly. Check your credit report at least yearly.

Contact the appropriate institution IMMEDIATELY if it seems that someone has gotten your personal information.

Maintain careful records of all of your financial and other accounts.

If you are interested in a training class for your business or agency, please contact Detective Pat Heine at 549-1238.