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Keeping Personal Information Personal; Protect Yourself Against Identity Theft.

By Debbie Vallejo

TEXAS IS RANKED NUMBER FOUR in the nation for incidence of identity theft, with 117 individuals per 100,000 living in Texas becoming victims every year. Arizona, Nevada, and California take the top three slots. According to the U.S. General Accounting Office (GAO) many victims spend approximately 175 hours actively trying to resolve all the issues related to theft of personal information. Victims of identity theft find the experience one all-consuming, frustrating, painful headache; an ever-present rain cloud that never goes away and often haunts a victim for years.

IT CAN HAPPEN TO YOU

Bonnie (who asked that her last name be withheld) learned the hard way that identity theft can happen to anyone. Her life was changed when her wallet, complete with checkbook and \$300 in cash and gift cards, was stolen out of her office at work. She immediately cancelled her credit cards, closed her bank account, contacted all

three credit reporting agencies and filed a police report. Little did she know that her work was far from over.

The credit card issue is fairly easy to handle. Calling each credit card agency and canceling the cards prevent the perpetrator from making credit card purchases. Checks are another story altogether. Even after closing her existing account, Bonnie sees checks continue to slip through and make her life miserable. "Every time a check is written, I have to go to the store and fill out paperwork to prove I didn't write it," explains Bonnie.

Detective Adam Henderson investigates claims of fraud and identity theft for the city of Frisco. "Passing bad checks is one of the easiest crimes to get away with," says Detective Henderson. "It's relatively easy to steal checks out of mail boxes and purses. In addition, the verification of checks can be difficult. It is up to victims to prove they didn't write the bad checks. It can all be a lot of work, but it really helps us."

that's about it," explains Detective Henderson.

PROTECT YOURSELF

Stealing information from trash cans (dumpster diving), stealing checks and credit cards from mailboxes, breaking into automobiles, and gaining information from scams on the phone or through email are the most common forms of identity theft. It is quite often a crime of opportunity; take away the opportunity and chances of becoming a victim are diminished.

While victims of identity theft often feel helpless and frustrated at the lack of ability to catch the criminals responsible, experts say the best way to fight these crimes is to take certain steps to make sure they never happen. Rod Griffin is director of public education for Experian, one of the three credit reporting agencies. Both Mr. Griffin and Detective Henderson have some hard and fast rules to live by in order to keep personal information personal.

First, shred, shred, shred! Shred

In addition to all the paperwork attached with each individual fraudulent check, Bonnie had to file a separate police report in each city where fraud occurred. City police forces work together as much as possible, but a detective in Plano does not have jurisdiction to run an investigation in Allen or Frisco. "Each city has jurisdiction over the crime committed within their city limits. We can communicate with each other, but



Home, Garden and the Frisco Chamber of Commerce

WHAT DOES THE FRISCO CHAMBER OF COMMERCE have in common with “Home and Garden”? With a bit of reflection and some research, the relationship becomes quite obvious.

The Frisco Chamber of Commerce welcomes and promotes the diverse business climate in Frisco. In our Member Directory 1,085 members are represented, and more than 150 of them are related to “home” and “garden.”

The Business Directory in the Chamber’s website (www.friscochamber.com) can be easily searched using keywords, and the list of categories provides a more comprehensive search. From builders to window treatments, the list spans at least 30 categories relating to home and garden. A few of them are Building Materials, Decorative Painters, Furniture Stores, Garden Centers, Interior Designers, Landscaping Designers, Lawn Care, Painting Contractors, Real Estate Agents and Title Companies.

So, the next time you’re at the hardware store, nursery, paint store, or even at a real estate office, look for the Chamber plaque or decal exhibited by the business owner. Support the local Chamber members and the Frisco Chamber of Commerce. We are all working together to keep your business community strong and growing.

every piece of paper containing personal information. Yes, even those pesky pre-approved credit card applications that come in the mail. “Some of the most common forms of fraud are when criminals dumpster dive and obtain personal information useful for opening fraudulent bank accounts or applying for credit cards,” explains Mr. Griffin.

Second, keep your purse or wallet locked up or on your person at all times. Do not leave a purse or wallet in a car, locked or otherwise. According to Mr. Griffin, more people are breaking into cars to steal personal information than to steal electronic equipment.

Third, beware of “phishing” and pretext calling. “Phishing” is the term used when persons with ill-intent email unsuspecting victims posing as a bank or credit bureau needing personal information to validate or update an existing account. Pretext calling is when the same tactic is used over the telephone. “It is okay to give personal information if you initiate the call or use a secure online application, but no agency will call asking to verify any of your information,” says Mr. Griffin. “When filling out applications online, you can tell the data is secure if “https” (not simply “http”) is at the beginning of the website address. The addition of the ‘s’ means the link is secure.”

Fourth, do not carry a Social Security card or birth certificate with you unless absolutely necessary. Detective Henderson is all too familiar with the troubles that occur when thieves get hold of social security numbers and birth certificates as well as drivers license numbers. It’s a regular smorgasbord of information, the perfect combination to open accounts, apply for credit cards or even to take out a car loan. “Don’t even write your social on a piece of paper in your wallet,” says Detective Henderson. Bonnie would even advise not carrying a checkbook unless you know you’re going to write a check. “I now keep my checkbook in a locked filing cabinet,” explains Bonnie. “Now even if someone breaks into our house they won’t be able to get to my checks.”

Lastly, request a free copy of your credit report from the three credit reporting agencies, Experian, Equifax and Trans Union Corp. Each credit bureau must provide one free report to each consumer once a year. According to Mr. Griffin, this



Detective Adam Henderson photo by Leah Ratliff

is the most important step to stopping individuals committing fraud. “Checking a credit report allows a consumer to identify fraudulent loans, bank accounts or credit cards,” says Mr. Griffin.

WHAT SHOULD YOU DO?

So what if, despite the best of efforts, a person finds themselves battling identity thief? What steps should be taken? There are potentially several crimes involved when a person’s identity is stolen; fraud, forgery and theft of property. Each of these crimes requires different actions on the part of the victim.

First, a consumer needs to call all three credit reporting agencies to put a security alert on their credit report. Anyone applying for loans or credit cards will be flagged and will have to go through the credit bureau first. The agency will ask “out of wallet” questions. These are questions only the correct individual will be able to answer, thus preventing an identity thief from opening a fraudulent account.

Second, call and cancel each existing credit card and close any bank accounts the criminal may have gained access to. Detective Henderson recommends making a photocopy or taking pictures of anything in your wallet or purse. “This allows the victim to know exactly what was stolen and have copies of all the necessary phone numbers,” explains Detective Henderson. This helps alleviate the crime of forgery. Of course, the perpetrator may still write checks and the victim will have to deal with

each check individually as it bounces.

Third, file a police report at the city of origin where the initial theft took place. This takes care of the crime of theft of property. The victim will also have to file a complaint in every city where a check is bounced or the thief attempts to commit fraud using the victim's information.

It is okay to give personal information if you initiate the call or use a secure online application, but no agency will call asking to verify any of your information.

It has been over a year since Bonnie's information was stolen, but officers have told her that she may be dealing with this for a while. She still can't write checks in the local area because of the alert attached to her name and license. "This has been one of the most frustrating and sickening experiences of my life," says Bonnie. "For a while I was getting calls every day that another check passed and I had to fill out more paperwork. The most frustrating thing is that it isn't over."

RESOURCES

With the incidence of identity theft growing approximately 30% a year, the Federal Trade Commission estimates that total cost to financial institutions may grow to \$3.6 billion annually by the end of 2006. It is no surprise that banks, credit card companies and credit reporting agencies are implementing safety measures and consumer education programs to help battle the problem.

For free materials on identity theft, send a request to Experian Consumer Education, PO Box 1239 Allen, Texas 75013, or via email to ConsumerEducation@experian.com. The website <http://www.consumer.gov/idtheft/index.html> also contains information on identity theft and prevention helpful to consumers.

Debbie Vallejo is a freelance writer living in Frisco.

The logo for Frisco Style Magazine features a stylized 'FSM' monogram in white on a dark red square background. To the right, the word 'frisco' is written in a cursive script, and 'STYLE MAGAZINE' is written in a bold, serif font.

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