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SACRAMENTO MAGAZINE » AUGUST 2006 » IDENTITY THEFT

**FEATURES**

2006 Subscribers' Choice Awards

Dwelling

Going to Extremes

Identity Theft

Personality: Allison Brennan

Sacramento Women: Before the Change

Where To Tie the Knot

**DEPARTMENTS**

Aioli Bodega Española, Davis

Essay: Ten Laps by Moonlight

Flashback: Going Public

Last Call: Pat McConahay

Publisher's Note: Techno-Dolt

Sacramentions

Snapshots

The Dining Divas: Gönül's J Street Cafe

Travel: Santa Cruz Revisited

When Wine Is on the Menu

Identity Theft

# Identity Theft

Annette Chow

By Cathy Cassinos-Carr

## 10 Ways To Reduce

We'd all like to believe it's one of those things that happens to *other* people—not us.

But when you find out that even the crime stoppers themselves have been victims of identity theft, it gives you cause to pause.

"I actually was a victim," says Sgt. Michael Freeworth of the Sacramento County Sheriff's Department, who heads up the Sacramento Valley Hi-Tech Crime Task Force's identity theft unit. On the day of their daughter's baptism, he and his wife—a lieutenant with the department—were running late, leading to an impulse move: His wife stashed her purse under the seat of the car. "That's something she would never, ever ordinarily do," says Freeworth. After the baptism, they discovered the car had been broken into and the purse stolen. "They had everything: her driver's license, credit cards, the keys to our house," he says. Within 20 minutes, they were notified one of the credit cards was showing unusual activity; fortunately, says Freeworth, that's as far as it went, though the couple's anxiety persisted. "Even after we'd filed all the reports and changed the locks on the house, we still worried for months."

If Freeworth's story doesn't convince you that identity theft really *can* happen to anyone, perhaps the data will drive home the point. Some 9 million Americans were victims of identity theft last year—and the local statistics are even scarier: According to a 2005 Federal Trade Commission report, Sacramento ranked 14th among major metropolitan areas nationwide for ID theft complaints .

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Do we have your attention? Good. But don't go away, because we're about to tell you 10 things you can do to vastly reduce your risk of being the next victim.

1. Guard your Social Security number with your life. "Never, ever carry your Social Security number around," urges Sgt. John Castiglia, head of the financial crimes unit for the

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## Sacramento Police

Department. Although we've been warned for years not to carry our Social Security cards in our wallets and to hide them in a safe place at home instead, Castiglia says a lot of people still haven't gotten the message. Identity thieves can use your Social Security number to get your credit history and all your account information, including banks, credit cards and utilities, and then use your number to open new accounts. They can even use your Social Security number to get a driver's license. By keeping just this single piece of information as private as private gets, you've already gone a long way toward lowering your risk of ID theft.

2. Shred, shred, shred—but use the right kind of shredder. “Probably the top thing we tell everyone is to shred everything,” says Freeworth. “People still throw away a lot of their mail, and then thieves go through the Dumpsters to find it—we call it Dumpster diving.” Be especially vigilant about shredding credit card statements, solicitations and other documents with financial information. But be sure to use a crosscut shredder or “confetti” style, advises Castiglia, as any other kind of shredding leaves you vulnerable. “A lot of people committing identity theft are tweakers who stay up all night on meth, putting documents back together,” he says. Methamphetamine and identity theft, he adds, frequently go hand in hand. “Almost every ID theft arrest involves meth users. It's almost uncanny.”

**-What is identity theft?**

According to the Identity Theft Resource Center, identity theft is a crime in which the perpetrator obtains key pieces of information (such as Social Security and driver's license numbers) and uses them for personal gain. There are four general categories of identity theft:

- Financial ID theft, in which the victim's identifying information is used to open accounts (credit cards, bank accounts, etc.), buy merchandise, lease cars, rent apartments and more
- Criminal ID theft, in which the perpetrator provides the victim's information instead of his or her own when stopped by law enforcement
- Identity cloning, in which the perpetrator uses the victim's information to establish a new life, such as illegal aliens and criminals avoiding warrants
- Business or commercial ID theft, in which the perpetrator obtains and uses credit cards or checking accounts in the name of the business

3. Hand-deliver your mail to the post office. Mailbox theft is easy, says Freeworth—and that's why it's “always a big one and will probably always remain.” So how does it happen? In rural areas, he notes, people put their outgoing mail in the mailbox and raise a red flag alerting the postal carrier that there's mail to pick up. “The red flag lets the world know their mail is available,” he says. “Not a good idea.” Although it's a “slight pain in the butt,” says Freeworth, taking your bills directly to the post office for mailing is a smart safeguard. Dropping your bills in a street corner postal box is fairly safe, although not as safe as the postage drop inside the post office. Having a P.O. box is the safest way to receive mail, according to the U.S. Postal Inspection Service. But if you don't, consider using a locked box, and be sure to bring in your mail as soon as possible. (The worst thing you can do is to leave it sitting out overnight.)

4. Clear out your car. You know those bills you carry around in your car, stamped and mailed and ready to send? Don't do it, says Freeworth. “Car burglaries are becoming a

big source of identity theft," he says. Leaving your wallet, purse, bills, checkbook or other items containing important personal information in your car is just flat-out asking for trouble.

5. Freeze out fraud. Yes, it's a bit of a hassle. But "freezing" your credit reports—also called "fraud freeze" or "security freeze"—may be the best form of identity theft protection available, says Castiglia. "In our opinion," he says, speaking on behalf of Sacramento PD, "you can't spend your \$30 any wiser way." A security freeze locks your credit reports, preventing thieves from opening new accounts in your name. But it also prevents you from getting a credit check when you need it (when applying for a loan, for example). So if a freeze is in place, you'll need to have your report "thawed," which takes a few days. (For instructions on how to place a security freeze, visit: [privacyprotection.ca.gov/sheets/cis10securityfreeze.htm](http://privacyprotection.ca.gov/sheets/cis10securityfreeze.htm).)

6. Watch out for "phishers." It seems legit enough: Your bank sends you an e-mail saying they're updating their records and need you to verify your account information. This is what identity theft experts call "phishing"—and it is anything but legit. "We call it phishing because people put out a huge catch net," explains Freeworth. It's easy to get fooled, he says, because scam artists are adept at lifting company logos, making their correspondence look "official." Phishing also happens over the phone and via snail mail. Bottom line: When a suspected phisher contacts you for information, don't take the bait.

7. Exercise caution on the computer. Technology is grand, but it also makes consumers vulnerable to grand identity theft schemes. "You should always protect yourself online by using appropriate security software—firewall, anti-virus, anti-spyware—and regular patches and updates on your computer," advises Melanie Bedwell, information officer for the California Office of Privacy Protection. Reading website privacy policies also is a good idea, she says, because it allows you to opt out of having your information shared with other companies. Other tips: Don't shop on a website without a privacy policy, and look for secure websites with a padlock icon on the browser window, indicating that your information will be protected from hackers.

8. Change your checking habits. If you're like most people, you dutifully write your complete credit card account number on the "for" line when you're writing checks to your creditors. But guess what? You don't need to: The last four digits will do. (The credit card company knows the rest.) "I never write my account number on my checks," notes Castiglia. The less personal information on your checks, the better, Castiglia says—and that of course includes not having your driver's license or Social Security number printed on your checks.

9. Guard your cards. "Skimming" devices used to electronically copy information from credit or debit cards are common, says Castiglia, who advises consumers to never let cards out of their sight. "If I use a credit card in a restaurant, I watch it from the moment I give it to the waitress or waiter," he says. "I won't give it to them if they're going to take it to the back room where I can't see them." But restaurants, while a popular pool for skimmers, are not the only danger zone: Skimming devices also are found at ATM machines, gas station payment terminals and other locations. Look for suspicious changes to ATMs such as bolt-on, stick-on or glue-on items in front of the keypad. Although skimming is predominantly used for credit card fraud, more sophisticated identity thieves may sell your information to other criminals or even make duplicate counterfeit cards to pass off as their own. So be extra careful with your cards—or better yet, use cash.

10. Stay on your toes. As simple as it sounds, staying alert—especially during financial transactions—is one of the best ways of avoiding identity theft, says Bedwell. The key?

If it sounds fishy, ask questions. "If something does not seem appropriate, consider doing business elsewhere," she says. "And never give out your sensitive personal information unless you initiated the transaction." If pressed to provide your Social Security number or driver's license, ask if you can be issued some other kind of identifying number.

#### -Sacramento is No. 4

Talk about scary: Sacramento had the fourth-highest rates of identity theft of California cities in 2005, according to a Federal Trade Commission report. The top five:

1. Los Angeles
2. San Diego
3. San Francisco
4. Sacramento
5. San Jose

#### -The Many Faces of Financial ID Theft

What are the most common kinds of financial ID theft? Here's how it broke down in 2005, according to a Federal Trade Commission report:

1. Credit card fraud
2. Phone or utilities fraud
3. Bank fraud
4. Employment-related fraud

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