

How to avoid ID theft

By PATRICK GIBLIN
BEE STAFF WRITER

The phone call shocked Robert Nelson.

A representative from Bank of the West's fraud division contacted Nelson to say he had been robbed.

Thieves had duplicated his debit card, figured out his personal identification number and withdrawn \$1,500 from his account.

In essence, his identity had been stolen, bank officials told him.

"I really feel violated," said Nelson, 68. "The bank said that they have no idea how these folks got my identity or the information from my ATM card."

He doesn't understand it, either. He rarely uses his debit card, never gives out his Social Security number and destroys all mail with credit card offers at his home.

He still became a victim. That's because other organizations — from stores to the federal government — have financial data on millions of people, and they aren't doing a good job protecting it, experts say.

"The fact is, a lot of our personal information already is floating out there," said Melanie Bedwell, spokeswoman for the California Office of Privacy Protection, a state Department of Consumer Affairs agency established in 2001 because of the growing number of ID theft victims. "Many of us are not victims, but we need to be vigilant at all times because we easily could become victims."

Nelson is one of about 600 people who had their information stolen after they shopped at the Dollar Tree store in Modesto, police said. That case is under investigation, but it appears that someone had access to the information collected by the store's debit card reader. The thieves then copied the customers' cards and stole about \$500,000.

That isn't the only identity theft investigation going on in the Modesto area. The Riverbank Police Department and Stanislaus County Sheriff's Department are investigating the theft of the identities of 50 to 60 Riverbank School District employees. Police suspect the data were taken from the district's main office.

That case has expanded beyond the school district. Among the evidence seized were documents with financial information from customers and employees of nearly a dozen businesses throughout the Central Valley, including W-2 forms, some of which were nearly 20 years old.

Agencies and businesses often lose data or allow them to get stolen, Bedwell said. Just last month, officials with the Department of Veterans Affairs admitted that a laptop computer containing data on 26.5 million military veterans and their spouses was lost.

Federal officials this week announced that the computer has been recovered, and there is no evidence the information has been used in identity theft. Just in case, Bedwell's office is working with federal officials to help veterans check their credit reports and protect their assets.

President Bush on Wednesday asked Congress for \$160.5 million in emergency funds to help veterans and military

personnel whose personal information was stolen.

It's estimated that there will be 9million identity theft victims in the United States this year, with 1 million of those being California residents, Bedwell said.

"We already know that even if you are dead, you can still have your identity stolen," said Kipp Loving, a Turlock Police Department detective assigned to the Sacramento Hi-Tech Crimes Task Force. "In fact, the only sure-fire way to never become a victim of ID theft is to have really bad credit. That way, the thieves will never get a credit card or loan in your name."

But most people probably don't want to take that route, he said, because they probably want to be able to buy homes and new cars.

There's another way

The next best step is to be diligent, Loving said.

"People need to absolutely be more attentive to their personal information and especially the information of their children," Loving said. "If a 13-year-old or a dead relative is constantly getting credit card offers, that's a clue that something is wrong."

Always read bank and credit card statements carefully. Check them online at least once a week so fraud can be detected sooner, he said.

Customers should ask their bank if they can set up an online profile, Loving said. For example, a customer can ask a bank to send an e-mail alert if more than \$300 is withdrawn from a customer's account through an ATM.

They also can ask banks what their policy is on reimbursing customers for ID theft, Bedwell said. While federal law requires credit card companies to reimburse ID theft victims for all but \$50 of money lost, there are no similar laws for banks.

"Some banks have their own internal policies that customers will be reimbursed if a police report is filed," she said.

Consumers should check their credit reports at least once a year, Bedwell said. Under federal law, every person is entitled to one free report a year. Look for errors or new credit that may have been taken out by someone using false information.

Put an alert on the report

If fraud is found, a security alert can be placed on the report. The alert lasts for 90 days but can be renewed immediately after it expires.

"You can also put a credit lock or credit freeze on the report, which tells creditors to not issue any more credit," Bedwell said. "It costs \$10 to \$12 to do that and the credit agencies give you a PIN number that allows you to lift the freeze whenever you need credit."

At home, make sure to shred all credit card offers and other paperwork that contain Social Security, banking or driver's license numbers. Use a crisscross shredder that turns paper into confetti. There have been cases where criminals taped together torn-up strips of documents and successfully used those for identity theft, she said.

Finally, challenge any agency that asks for a Social Security number, she said. Some may need it for tax purposes, but there are plenty of organizations that don't need it but collect it anyway.

"Don't go along with a transaction. Ask questions," Bedwell said. "Ask why they need the Social Security number. It

routinely appears on forms in so many places that it doesn't need to be."

Visit the Stanislaus County Sheriff's Department Web page at www.stanislaussheriff.com for tips on how to avoid identity theft or what victims should do when the crime is discovered.

Bee staff writer Patrick Giblin can be reached at 578-2347 or pgiblin@modbee.com.

Posted on 07/02/06 00:00:00

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