

Holiday Targets

By **BEN van der MEERBEE STAFF WRITER**

The arrival of the holiday season means a corresponding rise in gift cards, holly wreaths and even identity thieves.

As consumers make more purchases and spend more time shopping, potential identity theft traps are at the mailbox, online and in or near stores.

But for shoppers, forewarned is forearmed. Here are some tips and suggestions for a number of situations a consumer might encounter while shopping this holiday season:

IN STORES

The best defense here is, paradoxically, to think like a thief, identity theft experts say.

Kip Loving, a Turlock-based detective with the Sacramento Valley Hi-Tech Crime Task Force, said consumers need to see where they're giving an identity thief an opening.

That includes leaving a purse or wallet on a car seat, or letting someone look over their shoulder at the ATM, he said.

"I'll walk through a parking lot and see opportunity after opportunity after opportunity," he said. "Be aware of who's around and behind you."

The Identity Theft Resource Center in San Diego urges consumers to audit their purse or wallet. They should take out credit cards or debit cards they don't use, and make sure they don't keep a Social Security card on them.

Group founder Linda Foley says consumers also should check receipts and keep them in a wallet or purse — not in the shopping bag with the item.

Melanie Bedwell, a spokeswoman with the California Department of Consumer Affairs, said shoppers need to be watchful when buying items.

A crooked cashier can secretly swipe a credit card through a second scanner, she said, saving the card information for later.

"It's not just about vigilance, but personal alertness," she said.

ON THE COMPUTER

For many, the appeal of doing holiday shopping by computer is never having to change out of a bathrobe and slippers.

The dangerous part online is who is getting a consumer's money or financial information.

The Federal Trade Commission recommends having a physical address and phone number for any online merchant.

Commission officials also suggest keeping a transaction record and using a credit card for maximum protection.

Loving said running the name of the site through Google also is helpful. If there are complaints about the site, they'll pop up.

He also encouraged consumers to be careful when buying through online auctions such as eBay. Any seller who wants money by wire transfer — which is harder to trace — should be treated with suspicion, he said.

When you're placing an order, look at the address at the top, Bedwell said. A site should start with "https" to verify that it's secure for transactions.

"And look for the padlock icon toward the bottom of the screen," she said. If the lock is closed, that's another sign the site is secure.

Shopper Jenny Branco of Ripon said she has another tactic: Using one credit card for online purchases.

"It's just so I'm not confused," she said, as she left Vintage Faire Mall in Modesto. "Then there aren't strange things popping up all over the place, and I can keep track."

THROUGH THE MAIL

The holiday season also is the busiest for the U.S. Postal Service, shipping packages and catalogs across the country.

Foley said mailboxes should have a lock, so personal information isn't available to would-be thieves.

Loving said banking online keeps personal information from being sent through the mail — but banking online requires an updated virus blocker, spyware blocker and firewall.

And anyone receiving personal information through the mail should have a shredder, he said.

Bedwell said consumers also need to look at catalogs, particularly if they come from companies the customer has bought from before.

In some cases, she said, the catalog will have an order sheet pre-printed with the customer's account information. "Shred the pages that have your personal information if you're not buying anything," she said. "You really want to watch for the ones that have those pages."

LENDING A HAND

Many people choose the holiday season to help a good cause, and get a tax break. But do some homework before writing a check, experts say.

The local Better Business Bureau office, or running the organization's name through a Google search, can give consumers some important background on a group, Loving said.

Charities must register with the state as nonprofit organizations, said Foley of Identity Theft Resource Center, and can be checked out that way.

When in doubt, she said, consider donating time or items other than cash. Many groups need that kind of help, and there's no worry about identity theft.

"Evaluate who you give to, and see if a group that's smaller might appreciate the donation more," she said.

Consumers need to be careful when they're solicited over the phone, Bedwell said. If the group isn't familiar, they may not meet muster.

"The legitimate groups will usually send mailers out," she said. "Don't give personal information out over the phone to strangers."

RESOURCES ON THE WEB

These sites all have more guides, tips and brochures on avoiding identity theft during the holidays — or any time of year:

www.ftc.gov/bcp/edu/pubs/consumer/idtheft/idt01.htm

www.privacy.ca.gov/cover/identitytheft.htm

www.idtheftcenter.org

www.onguardonline.gov/shopping.html

www.stanislaussheriff.com

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