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November 19, 2004

Identity Theft: anyone can become a victim

by Carole W. Butler
LIFELines

Snake-oil salesman, swindler, Internet scam artist -- a crook by any name is ready, willing, and able to steal your identity regardless of your rate, rank, or service. Army General, Navy Chief Petty Officer, Marine Captain, Air Force Airman, sponsor, dependent, active duty, or retired, we are all potential victims of identity theft.

In 1999, identity thieves pilfered hundreds of names and Social Security numbers from an Internet list of military officers.

In 2001, terrorists using stolen Social Security numbers hidden in plain sight while they prepared to attack the United States.

Following that attack, identity thieves applied for credit cards with personal information stolen from the victims buried beneath the World Trade Center.

While appalling incidents make headlines, other, less conspicuous thieves engage in day-to-day searches for easy pickings. One criminal may rummage through a trash can or recycle bin for discarded documents rich with personal information. (So don't discard any piece of paper that contains personal information -- use a cross-cut shredder or burn it.)

Another may take off with documents from an unprotected mailbox. Still another may bribe a vulnerable employee with access to personal information.

"It's really very frightening," says Anne Tarzier of her experience with identity thieves. "Those numbers can be picked up a thousand different ways." After weeks of detective work, Tarzier determined that, in her case, the thieves accessed a credit application she had made.

Like many military retirees, Tarzier's husband now operates a small, unadvertised business. Yet the identity thieves had this little-known information as well as the couple's gross monthly income, which appeared on that credit application. After many discussions with credit card fraud departments and the police, she finally deduced that an employee of the credit card company with access to the application might have sold the personal information. The buyers then used that information to apply for credit to buy merchandise.

"We were very fortunate," says Tarzier. The bank noticed a discrepancy between Tarzier's address and the fraudulent applicant's address. The bank called Tarzier to verify the application, and alerted her to the fraud.

Tarzier immediately called the three credit bureaus -- Equifax, Experian, and Trans Union -- and enabled a fraud alert. "You can do that any time of the day or night because you can do it through their automated system," says Tarzier. The fraud alert restricts purchases or applications for credit by verifying the authenticity of the applicant with a phone call to a number provided in the fraud alert.

A victim of identity theft can also report the crime to the Federal Trade Commission (FTC) by calling (877) IDTHEFT (438-4338)

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toll-free, or by using their online form. ID Theft offers comprehensive guidance to help you protect yourself from identity theft.

Identity theft accounted for 42 percent of the thousands of consumer complaints reported to the FTC in 2001. The FTC processes these complaints through Consumer Sentinel, an electronic clearinghouse available to investigative groups such as the FBI and the U.S. Secret Service as well as to similar groups in other countries.

Army Col. George Hancock is familiar with the identity theft clearinghouse, both from a personal and a professional point of view. When thieves stole his Social Security number, he reported the theft using the FTC's online form. He also reported the theft to the credit bureaus, and fortunately, as in Tarzier's case, the theft was caught early.

As chief of the Legal Assistance Policy Division, Hancock uses Consumer Sentinel data, distilling it down to information that is useful to military personnel. The division then distributes the information and any corrective steps to its Legal Assistance field offices. This information may also be included on Army Legal Services, sponsored by the Judge Advocate General.

"We (all the services, in conjunction with the FTC) are going to establish a military-specific site so we can collect information on military individuals to build some data to see which are the more prominent military complaints," says Hancock. The new site is called Military Sentinel.

Service members and their families can submit consumer complaints to Military Sentinel, which is connected to the Consumer Sentinel network.

"When a complaint goes into the system, even though maybe you've complained to only one place, now over 400 law-enforcement organizations have access to that information," says Ronnie Brooke, legal adviser for the Consumer Sentinel program.

Military Sentinel allows Department of Defense law enforcers and policy analysts to pull information from the database in a more streamlined fashion, adds Brooke.

"We've created separate forms for each service," she said. "So when you visit the Military Sentinel Web site, just click the appropriate military service symbol. At that point, the complaint form is tailored to that service."

This matrix also enables Hancock and other users to analyze service members' complaints, as well as compare those complaints to grievances from the public in general, Brooke explains. In this way, analysts can estimate the types of fraud prevalent at specific bases or see if certain frauds target service members in a higher proportion than other populations. Even when these crimes are caught early, consumers generally have out-of-pocket expenses. In 2001, these expenses averaged \$1,173 for items such as copying, attorney, and notary fees, according to Consumer Sentinel, which points out that the figure does not include lost wages or expenses incurred after the report was filed. Obviously, the financial figure doesn't include the frustration and embarrassment victims experience in trying to re-establish their financial reputation. If your Social Security number or other personal information is easily available to crooks, then it is ripe for the picking.

Identity thieves will steal your personal information without regard to your personal or professional life, and identity theft is on the rise.