

Identity Theft

In the 1990's, a new manner of criminal enterprise emerged. The method of this new breed is to come into possession of fundamental identifying information about others through a variety of methods. Once they possess the information they are capable of using it to steal and commit fraud in the name of the identity they have stolen.

According to the US Federal Trade Commission, over 86,000 people in the United States reported being victims of Identity Theft in 2001. Over forty percent of those complainants were victims of credit card fraud and the vast majority, seventy-six percent, was under 50 years of age. Per capita, Florida ranked 8th in the nation's top ten Identity theft locations.

How thieves can get your identity

- They steal wallets and purses containing your identification and bank cards
 - They steal your mail, including statements, pre-approved credit offers, new checks and tax information.
 - "Dumpster Diving" going through your trash at home or work.
 - "Shoulder Surfing" at the ATM machine to steal your PIN.
 - They use "Skimmers" to steal account information from credit cards. They can later encode other cards with the information.
 - Sometimes they are aided by "insiders" such as employees at financial institutions.
 - They scam you , often by e-mail, posing as legitimate companies or government agencies.
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What they can do with your identity

- Pose as you and make changes to your credit or open accounts in your name, make charges and never pay them.
 - Establish telephone or cellular accounts in your name, run up charges and not pay
 - Open checking accounts and write bad checks in your name.
 - Take out home loans and car loans in your name
 - They can even file bankruptcy in your name
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If you are a victim of identity theft...

- Contact the Fraud Departments of the three major Credit Bureaus.

- Close the accounts you believe have been tampered with or fraudulently opened.
- File a report with local law enforcement or in the community where the Identity Theft took place.