

Identity Theft

According to FBI statistics, identity theft is currently our nation's fastest growing crime. The Federal Trade Commission also reports that "identity theft/fraud" is the fastest-growing category of complaints the agency receives. These trends became well-publicized recently when an identity theft ring in New York stole the credit histories of more than 30,000 people and used the information to spend enormous sums using credit card numbers, empty bank accounts, and obtain fraudulent loans—causing losses to consumers now estimated to be greater than \$2.7 million. Law enforcement authorities are calling this the largest identity theft case in U.S. history.

Consumer advocates and security experts say identity theft crimes will only become more common, and criminals will only become more audacious in their thefts, as electronic transactions become ubiquitous.

What is identity theft?

Identity theft occurs when someone uses the personal information of another (i.e., name, date of birth, social security number, credit card numbers, bank account numbers, etc.), fraudulently and without permission. Criminals usually do this to obtain money or goods and services, but identity theft is also perpetrated to obtain false drivers' licenses, birth certificates, social security numbers, visas and other official government papers.

How can consumers protect themselves from identity theft?

There are a few easy steps that consumers can take to protect themselves from identity theft:

- 1) Protect your social security number. Don't give it out too freely, and don't carry your social security card on your person. If thieves steal your purse or wallet, you don't want them to also steal your identity.
- 2) Protect your garbage. Shred all documents containing personal information before throwing them in the garbage. This is especially important for financial documents, pre-approved credit card offers, or any documents that contain your social security number. Believe it or not, identity thieves rummage through trash looking for personal information—and you are at risk whether or not you are wealthy and

famous. Don't make it easy for thieves to assume your identity with original documents.

- 3) Protect your mail. When you are away from home, have the post office hold your mail. You don't want to leave identity thieves a buffet right there in your mailbox. If you are expecting a credit card, loan information, or confidential financial information through the mail, watch the calendar. If your correspondence doesn't arrive within the expected period of time, contact the sender to confirm if and when it was sent.
- 4) Protect your credit. Consumer advocates and financial experts recommend that consumers obtain copies of their credit reports from each of three credit bureaus: Experian, TransUnion, and Equifax, at least once a year. Check these reports for irregularities, unexplained problems, and credit accounts that you did not open.

Experian
(888) 397-3742
www.experian.com

TransUnion
(800) 888-4213
www.transunion.com

Equifax
(800) 685-1111
www.equifax.com

- Federal law entitles consumers to receive a free credit report if they are victims of fraud, if they were denied credit, insurance, housing, or employment or have had other "adverse action" taken against them within the last 60 days due to information contained in their credit reports. Consumers are also entitled to free credit reports if they are unemployed or receiving public welfare assistance.

What can consumers do when they suspect that someone has stolen their identity?

- 1) Ask that a "fraud alert" be placed in your file that asks lenders to contact you before granting credit in your name.
- 2) If possible, place a password on credit and banking accounts.

- 3) File a report with your local police department.
- 4) Contact the creditors where fraudulent accounts were opened in your name, or where you have found discrepancies, and inform them of your situation.
- 5) File a complaint with the Federal Trade Commission (FTC) at:
(877) 428-4338 -or-
[http://rn.ftc.gov/dod/widtpubl\\$.startup?Z_ORG_CODE=PUo3](http://rn.ftc.gov/dod/widtpubl$.startup?Z_ORG_CODE=PUo3)
- 6) If you believe that you are a victim of Identity Theft that involves tampering with, redirecting, or stealing your mail, notify the Postal Service.

Web sites for consumers concerned about identity theft:

Department of Justice (DOJ)

- Identity Theft and Fraud
www.usdoj.gov/criminal/fraud/idtheft.html
- Identity Theft: A Quiz for Consumers
www.usdoj.gov/criminal/fraud/idquiz.pdf
- Office for Victims of Crime – Help for Victims of Identity Theft
www.ojp.usdoj.gov/ovc/help/it.htm
- U.S. Announces What Is Believed the Largest Identity Theft Case in American History
www.cybercrime.gov/cummingsIndict.htm

Federal Bureau of Investigation (FBI)

- Congressional Statement for the Record on Preserving the Integrity of Social Security Numbers and Preventing Their Misuse by Terrorists and Identity Thieves
www.fbi.gov/congress/congress02/ashley091902.htm
- Congressional Statement for the Record on Technology, Terrorism and Government Information

www.fbi.gov/congress/congress02/idtheft.htm

Federal Deposit Insurance Commission (FDIC)

- Consumer News – When a Criminal’s Cover Is Your Identity
www.fdic.gov/consumers/consumer/news/cnsum00/idthft.html

Federal Reserve Board (FRB)

- Identity Theft: Protect Yourself
www.federalreserve.gov/boarddocs/press/general/2001/20010514/

Federal Trade Commission (FTC)

- U.S. Government Central Web Site for Identity Theft
www.consumer.gov/idtheft/
- ID Theft: When Bad Things Happen to Your Good Name
www.ftc.gov/bcp/online/pubs/credit/idtheft.htm
- ID Theft Complaint Form
[http://rn.ftc.gov/dod/widtpubl\\$.startup?Z_ORG_CODE=PU03](http://rn.ftc.gov/dod/widtpubl$.startup?Z_ORG_CODE=PU03)
- Identity Theft and Assumption Deterrence Act
www.ftc.gov/os/statutes/itada/itadact.htm
- Identity Theft: Cases and Scams
www.consumer.gov/idtheft/affidavit.htm
- Identity Theft Victim Complaint Data: Figures and Trends on Identity Theft in Oklahoma from January 1 to December 31, 2001.
www.consumer.gov/idtheft/statemap/oklahoma.pdf

General Accounting Office (GAO)

- Identity Theft: Available Data Indicate Growth in Prevalence and Cost
<http://feinstein.senate.gov/Releases02/idtheft.pdf>

Non-governmental Consumer Protection Organizations

- Identity Theft Resource Center
www.idtheftcenter.org
- Privacy Rights Clearinghouse: Identity Theft Resources
www.privacyrights.org/identity.htm#resources

Social Security Administration (SSA)

- Identity Theft
www.ssa.gov/pubs/idtheft.htm
- When Someone Misuses Your Number
www.ssa.gov/pubs/10064.html

U.S. Postal Service (USPS)

- Identity Theft: Stealing Your Name and Your Money
www.usps.com/postalinspectors/Idtheft2.htm

U.S. Senate

- Committee on Small Business and Entrepreneurship –“Bond Urges \$17 Million Funding to Help Federal, Local Authorities Fight Electronic Crime, Identity Theft”
<http://sbc.senate.gov/repUBLICan/107press/june0302.html>

Kevin D. Motes, Reference Librarian
Oklahoma Department of Libraries
US Government Information Division
(405) 522 - 3335; (800) 522 - 8116
kmotes@oltn.odl.state.ok.us
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