

How to Avoid **IDENTITY THEFT**

**The #1 White Collar Crime
in America**



- 1. What is Identity Theft?**
- 2. How Your Identity is Stolen**
- 3. What is Done With Your Identity!**
- 4. How to Avoid Being Victimized**
- 5. What To Do If Your Identity Is Stolen**

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Chapter One

Introduction

It Really is Time to Worry About Identity Theft!

All of us, no matter how careful, can become victims of identity theft. In fact, it was determined every three seconds another identity is stolen. In 2007 there were seventy nine million credit card and Social Security Number thefts according to major news media investigations. That was an increase of four million additional people over the previous years statistics, that had their identity or financial information compromised. This makes identity theft one of the fastest growing crimes in America.

Anyone with a Social Security number and assets to loose should be concerned with identity theft. Unfortunately, a common belief by many people is they assume they have nothing significant for thief's to take advantage of. Bear in mind criminals are much better than you are at making use of your information. For example; there is credit card theft where someone steals your credit card and runs up charges. Identity theft is where someone steals your personal information (social security number, date of birth, name, etc.) and uses your identity to open a new line of credit, gain employment or even establish citizenship.

You must realize that your information is stored locally and nationally. Your dentist, doctor, banking facility(s), college transcript and club memberships are examples of data configurations where your personal information is stored. I don't have to remind you there have been numerous sophisticated agencies and institutions hacked into and identities stolen. How easy it would be to have your identity stolen from neighborhood businesses, your mailbox or even your trash receptacles. Yes shredding papers listing your personal information is a great step to protect your identity but as indicated, your information is everywhere.

It's no secret that many savvy consumers have learned to place fraud alerts (more on this later) on their accounts which prompt creditors to call them if someone is trying to establish credit in their names. But did you know these alerts are generally only valid for a period of ninety days? Are you really confident enough to believe your going to take the time or for that matter, even remember to renew fraud alerts every three months? Remember too, just because you have fraud alerts placed does not guarantee you from becoming a victim.

There is an option to implement a credit freeze which locks down all of your personal information making it impossible for anyone to open a line of credit in

your name, including you. There are also fees involved with many credit freezes. When you place a freeze, you pay a fee. From there on, if you want to open any new line of credit (loan, credit card, cell phone) the freeze must be lifted; there will be a fee for that as well. Currently 33 states and the District of Columbia offer the credit freeze option, but if you are not living in one of them, you cannot do this. We'll also later cover credit freezes in complete detail.

Credit watch services have come into prominence thanks to the many breaches that have been publicized. What exactly is a credit watch, and what benefit does such a service offer the consumer? Credit Monitoring (or a watch) is the credit bureau selling the consumer their own information. After there has been a change on your credit report, the bureau notifies you in 24 to 72 hours that there has been a change. It is then the consumer's responsibility to check the information for accuracy and by the way, if they find that it is a case of identity theft, the consumer is responsible for any losses, expenses and has to spend the time to clean up the mess. The Bureaus do nothing to actually prevent the crime of identity theft, nor do they help fix the problem. The FTC says it takes an average of 177 hours and over two years to clean up an identity or credit compromise, if you can clean it up at all.

I'm not trying to come off as a fatalist and give anyone the impression there is nothing that can be done about criminal activity. If you worry about identity theft, then it's time you got to know about identity theft services. These agencies provide proactive identity theft protection. We'll cover your many available options!

On your behalf, ID theft companies request that fraud alerts be placed on your accounts. By placing these fraud alerts, you are asking that creditors take extra care to identify who you are and to investigate the validity of any pending transaction. These services also request that your name be removed from pre-approved credit card lists and junk mail lists. Additionally, services annually order your free credit reports from the three major credit reporting bureaus. In the event that your identity is compromised, qualified professionals are available to assist you in addressing whatever complications may arise.

In summary one might ask; if the consumer can do these things by themselves, what is the need for an identity theft service? The simple answer is nothing more than convenience and protection. The assurance that nothing is overlooked in the shuffle and required responsibilities in everyday living that would keep you from taking the measures necessary to protect your identity. These services have but one concern and mission, to safeguard your identity and assets.

You and I well, we have a lot of ground to cover! I'll do my best to give you a pretty complete understanding of identity theft, the tactics criminals use to steal your good name and assets as well as; your many courses of proactive measures to implement so as to reduce your risks of identity theft. But, most importantly; I'll walk you through the actions you need to take once you realize you have become a victim of identity theft.

Bear in mind even the Federal Trade Commission advises us that putting together a defense that provides complete safety and protection with a 100% probability; can not be 100% guaranteed. I am most certainly not telling you to surrender here and now. My encouragement to keep you reading and educating yourself to thwart criminal activity is really very inspiring. Just think of it this way – Make yourself a less likely target. Let the thief's know that messing with you is less rewarding and a high risk probability of them being caught prosecuted and jailed. Never lesson you vigilance because statistically in 2007 - identity theft remains the number one white collar crime in the United States. The analogy here is really quite simple.

If you were a burglar cruising a neighborhood looking for a home to target you'd of course avoid one in the middle of an active crime watch program. You wouldn't likely try to get into a home that looked occupied, had alarms, guard dogs or an angry person standing on the porch with a shotgun. You'd either be a crack head in serious desperation or, as dumb as a rock. There are just as many measures you can take that alert the identity thief to move on and target a more susceptible person. It's not passing the buck but rather, good old fashioned self preservation.

Visit www.adultwishfoundations.com/Life_Lock.html to learn more about a proactive identity theft protection service that offers - Proactive Identity Theft Protection, Reduced Junk Mail, Reduced Credit Card Offers, \$1 Million Service Guarantee, Child Protection Program, Wallet Watch and more for Only \$10 per Month.

Chapter Two

Who Am I and Why Do I Care?

Hello, my name is Ronald Hudkins and I retired from the United States Army Military Police Corps honorably in 1993. It doesn't matter if you are a rookie in the civilian or military law enforcement environments; the one thing that always gets a good measure of emphases during training is to NEVER take anything as routine! Never assume – Always anticipate and never think something (anything) can not happen to you.

The one thing great about working law enforcement in the military is during 20 years plus of law enforcement one gets exposed to people (good, bad and indifferent) from every race, color, creed and religious domination. The military contains people that come from every walk of life, small towns, large cities and every country on the planet. It is the mixing bowl where all ingredients get dressed in a uniform that demands cohesion and team work without exception and - despite any personal beliefs otherwise. So realistically when Rodney King screamed up to some overly enthusiastic and miss directed police officers "Why Can't We All Just Get Along?" The military demands it (within its ranks) despite any and all circumstances we get along and succeed at doing so.

While in the military I maintained a Top Secret security clearance for nearly my entire career and than some. It took 18 months to get it and investigators doing the background checks talked to people I no longer remembered or didn't even think I knew. They knew more about me than I even knew or know today. Apparently, despite an unusual sense of humor and inordinate level and capacity for pulling pranks, I was deemed a person of responsibility. It took the military a good measure of attention to get me there but, that's a stand alone story (that would fill a book) and a conversation for another time.

When you are awarded a high security clearance you become a person that is under a microscope constantly. There is always someone somewhere watching you make it from one day to the next. Making sure you don't develop kinky characteristics, unusual sums of money, aren't going mental, Anti-government, bitter, sour and or in any way miss-directed. Your friends, family, acquaintances and every hi and good-by is securitized. It's a national security mind set.

When you have a security clearance you get exposed to things that are hard to believe or, you wish you had never seen or knew. When you retire from the organization, agency or whatever, you are debriefed and advised as to what is to be forgotten and subject to criminal prosecution if leaked. This conversation usually concludes that if something is divulged intentionally or

unintentionally it could result in someone (you choose) being buried so deep, their own family won't even know where they are.

My point here is when you have a security clearance; you don't worry too much about identity thieves as your life is pretty much watched over. Overly curious, criminals, reporters and any capacity of prying personnel somehow magically disappear. When I reached a point in my life where anything I ever knew wasn't worth a reporter from some tabloid buying me a cup of coffee, my life changed. I was no longer a part of that safeguarded environment. Most military and for that matter, civilians don't have a security blanket. Every Superman has their Luther. Another word, not all criminals are stupid. There are brilliant masterminds in every country that use their intelligence capacities for evil in contrast to doing humanly good things.

So yes, despite my one time ability to find the weak links and breach able physical security measures put into place here and there, I became a victim of identity theft. I'm still not over the irritation and audacity of the criminal that ran up a thousand dollar phone bill in my good name. This is minor compared to what identity thieves have done to other people's lives. I still shutter over what it took to clear the whole mess up. It was a lengthy, drawn out requirement of actions needed to put things right. I carried a whole parcel of aggravations, stresses, frustrations and system disappointments. It's over now but, I still remember the comparable migraine string of events it took to put it all behind. There may not be any such thing anywhere that is secure absolutely to include one's identity but, there is deflection, avoidance and minimal impact.

I don't like criminals in any capacity or any excuse they have for being one. It is because of this and my minor victimization by an identity thief that I now make it my mission in life to do the best I can to make sure you don't fall victim as well. That is exactly why this book is free and I encourage you to pass it along to everyone you know or don't know. So, with that said - let's get cracking on how to take apart the identity thieves.

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Chapter Three

What Actually is identity theft?

According to the Federal Trade Commission identity theft occurs when someone uses your personally identifying information, like your name, Social Security number, or credit card number, without your permission, to commit fraud or other crimes.

The FTC estimates that as many as 9 million Americans have their identities stolen each year. In fact, you or someone you know may have experienced some form of identity theft. The crime takes many forms. Identity thieves may rent an apartment, obtain a credit card, or establish a telephone account in your name. You may not find out about the theft until you review your credit report or a credit card statement and notice charges you didn't make—or until you're contacted by a debt collector.

Identity theft is serious. While some identity theft victims can resolve their problems quickly, others spend hundreds of dollars and many days repairing damage to their good name and credit record. Some consumers victimized by identity theft may lose out on job opportunities, or be denied loans for education, housing or cars because of negative information on their credit reports. In rare cases, they may even be arrested for crimes they did not commit.

Definitions of Identity theft on the Web:

- This is the crime of obtaining the personal or financial information of another person for the purpose of assuming that person's name to make ...
<https://www.fnb.co.za/legallinks/securitycentre/terms.html>
- When an unauthorized party fraudulently represents themselves as another party.
www.hfc.com/learn-about-loans/help/additional_resources/glossary.html
- Please see the Damage Control: Identity Theft page.
www.albany.edu/its/glossary.htm
- a crime where somebody deliberately impersonates an individual for personal gain. Examples of identity theft are credit card frauds and gaining access under a guise of somebody else.
www.assaabloyfuturelab.com/FutureLab/Templates/Page2Cols_1503.aspx
- (or identity fraud) occurs when someone wrongfully acquires or uses another person's personal data, typically for their own financial gain. Interest - the price paid for borrowing money. ...
www.marketprosecure.com/financial-glossary-terms.php

- The act of impersonating another, by means of using the person's information, such as birth date, Social Security number, address, name, and bank account information.
www.white-collar-crimes.com/criminal_terms.shtml
- The fraudulent act of collecting sufficient personal information about an individual in order that their identity can be assumed for the purposes of carrying out some other illegal or malicious activity.
www.h-spot.net/threat_glossary.htm
- the co-option of another person's personal information (e.g., name, Social Security number, credit card number, passport) without that person's knowledge and the fraudulent use of such knowledge
wordnet.princeton.edu/perl/webwn
- Identity taker is a term first appearing in U.S. literature in the 1990s, leading to the drafting of the Identity Theft and Assumption Deterrence Act.
en.wikipedia.org/wiki/Identity_theft
- A crime of stealing personal and/or financial information, such as name, Social Security Number, or account numbers from a person, with the intent to commit fraud.
www.awbank.net/security_glossary1.asp

According to the Internet's Wikipedia Free Encyclopedia at http://en.wikipedia.org/wiki/Identity_theft Identity theft is a catch-all term for crimes involving illegal usage of another individual's identity. The most common form of identity theft is

According to the [non-profit Identity Theft Resource Center](#), identity theft is sub-divided into four categories:

- Financial Identity Theft (using another's identity to obtain goods and services)
- Criminal Identity Theft (posing as another when apprehended for a crime)
- Identity Cloning (using another's information to assume his or her identity in daily life)
- Business/Commercial Identity Theft (using another's business name to obtain credit)

Identity theft may be used to facilitate crimes including [illegal immigration](#), [terrorism](#) and [espionage](#). Identity theft may also be a means of [blackmail](#). There are also cases of identity cloning to attack payment systems, including medical insurance.

We will cover specific examples of identity theft in proceeding chapters. For now however, you have a pretty good realization of its extent just based upon some limited definitions.

Chapter Four

Identity Theft Statistics

If you really do not care about statistics, you can skip this chapter however, there are some proactive measures listed in the data that you can take to avoid identity theft. I'll cover these and other measures in greater detail in later chapters. There are live links left imbedded for the agencies to expand upon their reports and - I also like to give credit to everyone else's research and professional capacities.

There is a lot of information about identity theft. It is a real and expanding problem. Do a Google search "identity theft" and you will get as of the date of this writing over 20 million pages of information. I'll reduce it down to bite size increments for your better understanding of the problem and measures needed for you to undertake in the face of it all be it proactive or in the capacity of a victim.

How Many Identity Theft Victims Are There?
What Is the Impact on Victims?

Recent Surveys and Studies from Javelin Strategy & Research,
Better Business Bureau, Identity Theft Resource Center,
Federal Trade Commission,
Gartner, and Privacy & American Business

Contents:

Javelin Strategy & Research Survey - February 2007

In February 2007, Javelin Strategy and Research released its [2007 Identity Fraud Survey Report](#). The report is issued as a longitudinal update to previous Javelin Identity Fraud Survey reports and the Federal Trade Commission's (FTC) 2003 [Identity Theft Survey Report](#).

Survey findings Include:

- The number of US adult victims of identity fraud decreased from 10.1 million in 2003 and 9.3 million in 2005 to 8.4 million in 2007.
- Total one year fraud amount decreased from \$55.7 billion in 2006 to \$49.3 billion in 2007.
- The mean fraud amount per fraud victim decreased from \$6,278 in 2006 to \$5,720 in 2007.

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