

Stolen ID

Personal information theft is more common than you think

By Heather Newman
KRT CAMPUS

Identity theft is soaring, thanks to high-tech tools, minor penalties and widespread publicity. Crooks are stealing honest people's personal information and racking up credit card bills in their names, opening dozens of new accounts and ruining sterling credit ratings that took years to build.

If you're one of the many people who suspect the rise of online banking and shopping is to blame, think again. Law enforcement experts say the vast majority of identity thefts still involve low-tech crime, such as stealing mail or dumpster diving for sensitive documents thrown out in the trash.

That doesn't mean you shouldn't take precautions when using the Internet for personal transactions. But the risk of someone intercepting your sensitive information over the Internet is much less than many folks think.

People cite fear of identity theft and credit card fraud as one of the major reasons they won't shop online. The recently released UCLA Internet Report, a survey of 2,000 adults, showed that fewer adults shopped on the Internet last year than before. Nine out of 10 people surveyed said they're concerned about how secure their personal information is when or if they buy online.

Yet studies show that in cases where victims knew how their identity was stolen, the No. 1 cause was having their purse or wallet swiped. Experts say the majority of crooks get their information through a job or an insider connection. Buying or selling items online falls far down the list.

Consider these recent cases:

A worker for a computer company that served credit reporting bureaus sold people's personal information for \$60 a record, resulting in the theft of more than 12,000 people's identities. Virtually every adult American has a record with the three major credit-reporting agencies. The ring operated for at least two years before being busted in November.

Two men who posed as computer technicians broke into the records of Florida restaurants, stealing personal information for more than 12,000 people and running up more than \$7 million in fraudulent charges. Those patrons had done nothing more high-tech than eating.

Workers for the Social Security Administration in Houston were caught selling personal information to get illegal aliens into the country. Given current world events, that could lead to results far more sobering than a tarnished credit rating: ID theft helped fund the

Sept. 11 terrorist attacks.

What's worse is there's very little people can do to completely prevent their identity from being stolen. Victims spend up to two years to clear their names, convincing creditors they didn't open or max out accounts. And even after everything has been settled, they aren't protected against future thefts.

"Identity theft is not discovered that quickly, and it doesn't end that quickly," said Barbara Span, vice president of external affairs at Star Systems, the nation's largest ATM-debit network. Her company regularly researches ID theft.

"There are a lot of sources to get an individual's personal financial information," she said. "You can't be cautious enough."

Take Michael Barlow. His case had a typical cause, but an unusual ending. Barlow is director of curriculum for Hazel Park Schools. A couple years ago, he got a call from one of the three agencies that compile credit reports.

The agent told him he wanted to make sure everything was OK. There had been a flurry of activity on his account: a pile of applications for new cards, old cards being maxed out, and a new address popping up in the records for the first time in 17 years.

"I knew nothing about this," he said.

He asked for, and received, the phone number and address the person was using to open the fraudulent accounts. Then he called the number, posing as a bureaucrat for one of the credit card companies.

"I called this number in Detroit, and asked to speak to myself," he said. "The man said, 'Yes, this is him.'"

He quizzed the man about the facts on the application, discovering that he knew Barlow's work history, Social Security number and a pile of other personal details.

"It was absolutely chilling. He never skipped a beat."

Barlow filed a complaint with the state Attorney General's Office online. In days, officers from that unit, the Detroit Police Department and the U.S. Postal Inspector's Office had set up a sting, catching the crook red-handed.

It turned out that the man, Darryl Carswell of Detroit, had done this before. He got Barlow's information from a form Barlow had filled out at an optometrist's office years before. When the office closed, it simply dropped the records — including his personal information — into a trash bin.

That's where Carswell got the file. He later pleaded guilty to reduced charges in federal court.

"This should never have happened," Barlow said.

But that's how it often does. Barlow was Internet savvy, even using the Web to help catch the crook. Still, his online activities had nothing to do with getting his name stolen.

Barlow also was lucky. There is no requirement for credit agencies to call when there's unusual activity on a person's account, especially considering they don't offer credit themselves. In fact, if you want that service on a regular basis you typically have to buy it for as much as \$80 a year.

National Studies show most people know someone who's been the victim of identity theft. The Federal Trade Commission says there were 161,819 new cases reported to the federal government in 2002, almost double the previous year's total.

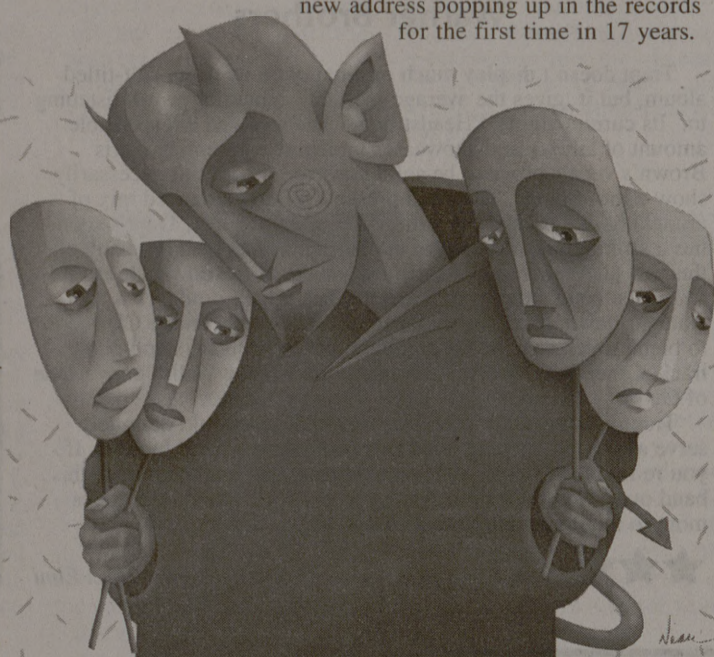
And, as in the research compiled by every agency that's studied the crime, Star Systems found that most victims' problems had nothing to do with the Internet.

"There doesn't appear to be any direct connection with the use of technology," Span said.

That would be the good news. The bad news?

"Access to somebody's information can be facilitated by technology," she said.

In other words, computerized record keeping could make it easier for workers in hospitals or financial institutions or corporate personnel departments to sneak a peek at other people's personal information.



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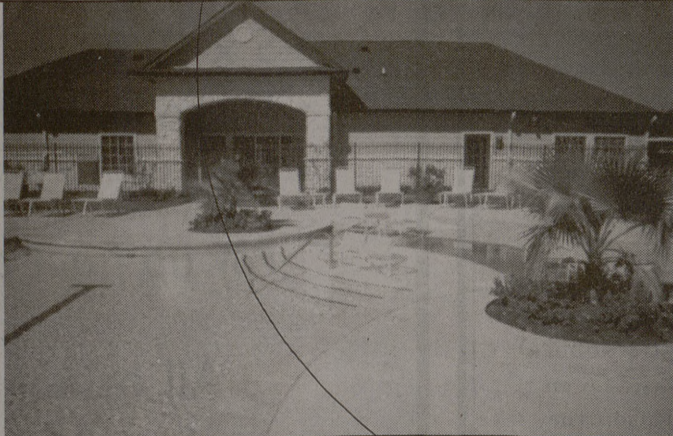
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