

AGGIELIFE

THE BATTALION

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MIS-TAKEN IDENTITY

Experts weigh in on a student's susceptibility to identity theft and fraud

By Kim Katopodis
THE BATTALION

If a person uses a victim's identity outside of the state the crime is reported in, the victim's state has no jurisdiction to try the identity thief, said state Rep. Mark Gundrum, chair of the Assembly Judiciary Committee's task force on identity theft.

According to Newsweek, the Feinstein bill would mandate that companies get consent before releasing personal information, require the truncation of credit card numbers on all credit slips and receipts and prohibit the display of Social Security numbers on identifying cards and documents.

While this legislation could help prevent identity theft, students must be proactive in protecting themselves, Pavelka said.

Pavelka suggests that consumers review credit card statements monthly. Shredding charge slips, sensitive material, information and documents can also help prevent "dumpster divers" from obtaining someone's personal information.

It is also important to check credit reports annually. The three major credit reporting agencies are TransUnion, Experian and Equifax, Pavelka said.

In anticipation of her December graduation, a student has begun to clean out her desk. Papers begin to fill the room. She begins to get so overwhelmed by all of it that she just throws it into a box. Receipts, old advising forms, expired health insurance cards; surely she no longer has any use for these things anymore. That night she tosses the box out with the rest of her garbage. Tomorrow is trash day.

This is something any student could do, not realizing how much personal information he will have left on his curb for anyone to take.

Advising forms have Social Security numbers on them, receipts often contain a full credit card number and insurance cards usually contain a person's Social Security number.

With this information, anyone can open a new bank account, line of credit or get a cellular phone in your name.

The Federal Trade Commission defines identity theft as using someone else's personal information, such as name, address, Social Security number or date of birth illegally.

According to the FTC, identity theft is the fastest-growing white collar crime in America. Texas is ranked fifth in the nation for total cases of identity theft.

Students are especially vulnerable to identity theft because they throw away credit card offers and receipts without a second thought, their Social Security numbers are used all over campus and they usually don't check their bank statements for unauthorized charges.

Social Security numbers are used by students daily. At Texas A&M, a student's Social Security number often doubles as his student identification number.

Social Security numbers were issued in 1936. The number was originally intended for use only as a means of identification for Social Security programs.

The number is now used as a catch-all for virtually all identification purposes.


"At most colleges, the Social Security number is the universal identifier, and it was never meant to be that way," said Mary Ann Arnet, vice president of Chubb and Son, a national property insurance corporation.

Identity theft is a crime that affected 27.3 million people in the United States in 2002. The crime is fairly easy to commit and the perpetrator is rarely convicted.

"A lot of times it doesn't get reported," said Stephanie George an information services manager at the College Station Police Department.

One of the main problems in detaining and convicting identity theft perpetrators is jurisdiction, said CSPD Det. Michael Pavelka

If it could happen to...



STEVEN SPIELBERG

Steven Spielberg's name and credit history were used by Abraham Abdallah, a dishwasher-in-training (it's true), to scam credit card companies and get loans in his name. Abdallah's other victims include George Lucas, Oprah Winfrey and Ross Perot.


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This problem is especially relevant in the emergence of Internet banking and shopping. Many identity thieves use credit card numbers to gain access to Web sites or to buy products online, Pavelka said. This process is easy and hard to track, he said.

According to the Identity Theft Resource Center, 20 percent of all reported cases involve telecommunications or the Internet.

Several laws are currently being considered by the U.S. Senate. Most notable of these is a bill sponsored by Sen. Dianne Feinstein.

If it could happen to...



TIGER WOODS

Anthony Lemar Taylor stole Tiger Woods' identity in 2001 and was sentenced under California's "three strikes law" to 200 years in prison. Taylor is one of the few identity theft perpetrators to be tried and convicted.

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Identity theft does not care who its victim is. The crime is colorblind and is found equally in all classes, races, and ages, Pavelka said.

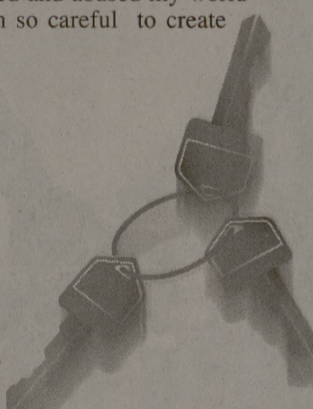
Seven million people were victims of identity theft last year, according to the Identity Theft Resource Center. Of these cases, 16 percent of victims reported that their perpetrator was someone they knew — a co-worker, friend or family member.

Pavelka said he has seen cases in College Station in which people used their roommates' personal information to obtain phones and other services without their permission.

Protecting personal information is the first step in avoiding what Michelle Brown, a victim who testified before the Senate Judiciary Subcommittee, experienced.


"Identity fraud... leaves a very dark and filthy cloud around the victim. Although I am ... living what may on the surface seem to be a normal life with freedom on the streets," she said.

"I have never deserved less than that: a normal life, one free of the ill effects of a heinous individual who deliberately and unabashedly used and abused my world that I had always been so careful to create and maintain."



GRAPHICS BY SETH FREEMAN • THE BATTALION
INFOGRAPHICS BY RUBEN DELUNA • THE BATTALION

If it could happen to...



WILL SMITH

Will Smith's credit card was charged more than \$30,000 when Carol Lomax opened more than 14 credit cards in his name. Lomax pulled the same scam on Atlanta Jayhawks basketball player Steve Smith and another unnamed celebrity.

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Don't be a victim

Ways to protect yourself from identity theft:

Put passwords on your credit cards, bank and phone accounts. Avoid using easily available information such as your mother's maiden name, your birthday, the last four digits of your Social Security number or other obvious choices.

Minimize the identification information and the number of cards you carry to what you'll actually need. Don't put all of your identifying information in one holder in your purse or backpack.

Keep items with personal information in a safe place. When you discard receipts, credit applications, insurance forms, blank checks and statements, tear or shred them. This will help thwart an identity thief who may pick through your trash or recycling bins to obtain your personal information.

Use a secure browser when shopping online to guard the security of your transactions. Look for the "lock" icon on the browser's status bar to be sure your information is secure during transmission.

Source: Federal Trade Commission