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THE HELP TEAM

Identity theft growing; here's how to fight it

Identity thieves are persistent, creative and destructive, especially in South Florida. But information bandits can be thwarted. You just need to learn how to protect your financial house as well as what to do if you are victimized.

Just ask South Florida attorney Alex Kurkin. He specializes in making sure his auto dealership clients are compliant with federal laws requiring credit providers to safeguard customers' private information.

So it came as no surprise to Kurkin last week when the Federal Trade Commission released its annual fraud statistics and again ranked Florida fifth in the nation for ID theft. "Stealing IDs is more [profitable] than robbing a bank," he says. "And it's less criminal because it's less violent. That's why the crime is such a phenomenon."

And it's why ID theft continues to be one of the most pervasive crimes in South Florida and across the country.

Daniel Vasquez
COMMENTARY



VIDEO REPORT

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In 2007 alone, the FTC received more than 800,000 consumer fraud and identity theft complaints nationwide, resulting in \$1.2 billion dollars in consumer losses.

The Sunshine State has consistently ranked high — fifth or sixth nationally — for the past five years, with the number of known crimes climbing steadily. Floridians reported 14,000 incidents in 2003. That number topped 19,000 last year.

South Florida is among the nation's top hot spots, ranking 31st out of nearly 280 major metropolitan areas tracked by the FTC. Within the state, Orlando, Tampa and Jackson-

ville are favorite hunting grounds for ID thieves.

But how do you avoid ID thieves in the first place? Kurkin — who works with dealerships from Palm Beach, Broward and Miami-Dade counties — is on the front line in the battle against ID thieves. Here are few tips from his experience:

Check out a company carefully

Last year, one of the dealerships represented by Kurkin had credit applications stolen from a file cabinet. He has since helped the company practice higher standards for storing paperwork.

"Before filling out a credit application, look around,"

■ ID THEFT CONTINUES ON 7D



TIPS FOR PROTECTING YOUR IDENTITY

Never provide your Social Security number to anyone unless required by law. While some merchants request it for marketing reasons, only give this information when asked by government agencies (including municipalities) or financial institutions (banks, credit card companies, etc.) you are doing business with.

Use a shredder when disposing of documents containing personal information. Not all machines are equal: Buy what is called a micro-cutter, which turns paper into confetti and credit cards into plastic sand.

Hire a credit monitoring service to be extra cautious, or if you have been a victim. Before choosing, make sure the service monitors all three major credit bureaus (Equifax, Experian and TransUnion) 24 hours a day, seven days a week. And that it will alert you immediately rather than quarterly or by snail mail.

Fight to stop ID theft begins with prevention

■ ID THEFT

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says Kurkin. "If you see a desk with a stack of applications from other customers, that's a bad sign." If the business isn't careful about such forms in general, he asks, why would they be careful with yours?

Before applying for credit, ask to see the Privacy Notice

Often, companies collecting credit information wish to use your private information for other purposes. For instance, car dealerships may want to sell or share your information with third-party companies that may want to sell you aftermarket parts. By federal law, creditors must inform you before doing so.

If the company doesn't mention the notice, bring it up yourself. And if a third-party clause exists, opt out and prevent your information from being shared.

Treat credit applications like fine jewelry

If you take a credit application home to fill out, don't leave the completed form lying around your home, office or car seat. "Treat it like it's a diamond," he says, "because it's worth more than that to a criminal who can sell your information over and over."

While the FTC reports paint a bleak picture, it's worth noting the agency does not have complete figures. That's because in Florida and other states, law enforcement does not track ID thefts statewide. Instead, police encourage victims to file complaints with the FTC, which maintains a national database.

That's why, if you become a

CONSUMER BLOG

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victim, no matter the dollar amount involved, report it to the feds. You can file an online complaint at www.ftc.gov by clicking "Contact Us" or calling the toll-free ID Theft Hotline at 877-438-4338.

Florida's official Web site, www.myfloridalegal.com, also offers a free "Identity Theft Victim Kit," providing a step-by-step guide of what to do when your Social Security number or other private information has been compromised. In short order, you should:

Report the incident to all three major credit bureaus; Experian (888-397-3742), Equifax (800-525-6285) and Trans-Union (800-680-7289).

Contact the fraud department of all your creditors, including banks and credit card companies.

Call police. You can contact authorities where the fraud occurred or where you reside.

Yes, it's a lot of work. But as Kurkin likes to tell friends and clients, it's easier to protect your identity than it is to recover your good name and good credit after it's taken.

Daniel Vasquez can be reached at dvasquez@sun-sentinel.com, or 954-356-4219, or 561-243-6600, ext. 4219. To see more columns from Daniel Vasquez, go to sun-sentinel.com/vasquez.