

Resident's story factors into MP workshop

To Maple Park resident Suzanne, it was business as usual at the firm where she worked for 14 years. The only difference this day was that the new employee, a 36-year-old man who had done this type of work before and been hired three weeks earlier, said he needed to take a longer-than-usual lunch hour to resolve a financial situation at his bank.

When he returned hours later, he brought Suzanne lunch as thanks for covering for him.

That night Suzanne received a phone call that changed her life dramatically.

I got a call from a VISA representative saying that she needed to verify my credit card number and password and that I should go get my card. I didn't believe her. I thought 'This is a scam' and that it was a weird call. I went to get my card anyway. When I opened up my wallet and my card was not there, I knew then that this had happened., she said.

What happened to Suzanne is a crime that experts say is the fastest growing crime in history. Identity theft is said to occur when someone uses your name, your social security number or any other personal financial information to commit a crime.

Residents of Maple Park had the opportunity to attend an informational meeting on this topic Nov. 13 at the Community Center. Fifteen people watched a video produced by identity theft expert Johnny May and listened to advice and explanation from employees of Old Second National Bank and the Maple Park Police Department. The public forum was called in response to a number of complaints ranging from Internet fraud to stolen and misused credit cards to bank fraud that concerned Village President Ross Dueringer and Police Chief Steve Yahnke.

Fight identity theft

Do not give out identifying information over the phone, including account numbers, social security numbers and PIN numbers or codes for accessing accounts.

Do not respond to sweepstakes contest, free vacation giveaways, prize fliers, lottery contests or government grants.

Shield your credit card or ATM card activity from others.

Know when your bills and statements come every month and check them carefully.

Check your credit report at least once a year.

Do not print your social security or phone number on your checks.

Do not mail your bills in your mailbox with a red flag up.

Swipe your credit card yourself or know what the clerk is doing with it.

Report immediately any scams you suspect and any lost or stolen cards to your local police, your bank and your credit card company.

Contact the Federal Trade Commission ID Theft Hotline 1-877-438-4338.

To order a free credit report: www.freecreditreport.com or call 1-877-322-8228.

In the past six months, we've had five incidents of identity theft in the village ranging from a small amount of money to over \$100,000 in some cases. We want to let people know what they can do to prevent it and what to do if it happens, explained Officer Buzz Hodges of the Maple Park Police Department.

In one case, a man's social security number was stolen from the village and sold to six illegal aliens. The IRS caught up with him because there was a discrepancy between what was reported and what he had paid.

The guy owed the IRS \$15,000 in fines and penalties as the result of his social security number being used by six other people, said Officer Tom Blincoe of the Maple Park Police Department.

Identity theft is a crime of opportunity that not only impacts and devastates the lives of its victims, it costs the general public in the form of higher taxes, insurance and bank fees. The most common form is credit card fraud. Victims like Suzanne are on the hot seat to prove their innocence to banks, credit card companies and other creditors.

He took my credit card out of my wallet and went shopping at lunch all over Elgin. He must have met his friends at various gas stations and filled up their tanks using my card because there were charges at one gas station after another, all five and 10 minutes apart, Suzanne said.

Not only did the thief shop at lunch, he continued the spree for six hours after work, running up \$3,000 in charges on the card in Suzanne's name

They must have had a huge party with the amount of food he purchased, Suzanne said.

Suzanne quickly explained to VISA that none of the charges were hers, that she was working for 12 hours that day and was not out shopping on Randall Road in the middle of the day

They knew the charges were out of the ordinary. They immediately cancelled the card. After I gave them all the detailed information for their report, I hung up and called the Maple Park police. They came out to my house within five minutes. They had to fill out a huge, complete report to prove these are not my charges, Suzanne said.

Yahnke worked with the stores where the charges were made to obtain film that would show the perpetrator making the purchase. Unfortunately, he was out of luck.

I was totally going to press charges. I wanted to see pictures of him doing that, Suzanne said. But nothing came of it. They didn't have any film of him.

The security departments in the stores are a joke.

Even though Suzanne suspected the co-worker, who had been hired without the company doing a background check on him, she couldn't accuse him without proof.

To make that kind of accusation, you have to be able to back it up, she said.

When Yahnke discovered that the man had an alias with its own social security number, that he had been arrested four times and convicted two times of fraudulent activity with one count of larceny theft, Suzanne realized hindsight was 20/20.

The biggest clue, she recalled, occurred the night before her card was stolen. A sum of money collected for the family of a deceased co-worker came up \$20 short.

I always collect the cash. I have done that for the past 14 years. It sits on the side of my desk with the card so that people can make change when they contribute. At the end of the night, we were \$20 short. In 14 years, that had never happened. I'd never, ever been short. I thought to myself, 'I'll bet that guy acted like he put in money and didn't. Who would do something like that?' she said. That was my first tip-off. The next day, he took my card.

Suzanne told no one at work what had happened to her. She waited to tell her bosses to give the police time to investigate.

I sat on it for five days. It was terrible. I wanted to club him from my desk, Suzanne said.

Old Second National Bank deals with identity theft on a regular basis. Julie Perez was on hand at the Maple Park forum to educate the public on the bank's procedures. They see the results of scams that are perpetrated in the community.

The newest one is mystery shopping. You apply online to be a secret shopper. They send you \$3,000, more than you would need, to spend \$100 at each store. They ask you to send the surplus money back. Then the \$3,000 check doesn't clear, Perez said.

Her advice is to not give out identifying information over the phone or respond to sweepstakes, free vacations, prizes or government grants. Anytime you are asked to send money back in order to collect a prize, it's a problem. People also get scammed on e-bay all the time.

Don't give out personal information. The only time to give it out is if you initiate the call, Perez said.

Theft can't happen if you don't carry credit cards or social security cards with you. Perez said that if you don't need the credit card, don't carry it.

Don't walk around with them every day, she said.

Perez suggested that you check your statements carefully for unnecessary charges and know when bank statements should arrive in the mail. If they don't arrive, someone may be diverting your mail and have possession of your account information. Banks are constantly challenged to keep account information private.

We have to come up with new and creative ways to verify your accounts, Perez said. Criminals often have access to common personal information. Our bank has lots of fraud-prevention devices, but we look at 700 transactions each day. We rely on you to report any problems. We're not a perfect system.

Perhaps the greatest impact on people's lives whose identities have been stolen is their sense of well-being. Suzanne has still not gotten over the incident that happened in June, she said.

You feel violated. The credit card protection companies that monitor your credit say that with 63 percent of the people that this happens to, it turns into something else. I had my social security card in my wallet that day. I'm thinking in the back of my head, 'What's going to happen next?' It could be over, but maybe it isn't. He could be sitting on it for six months and then start up again. You just don't know, Suzanne said.

Suzanne has learned what measures she must take to protect herself from being victimized again. She purchased credit card protection. She no longer has a debit card, because they are less secure. She makes sure she sets her card face down on the counter when making a purchase. She has gone so far as to write in bold letters on the back of her card SEE ID. If the clerk fails to check her identification, she takes their name and id number and calls the store manager to report the clerk.

I'm a fanatic now when I go to shop. I'm always looking for people who might be behind or above me who might be able to see my information, she said. I'm really careful super careful.

Suzanne and others in her situation feel the out and out violation, and that can affect how they view the world around them.

I am very leery. I shouldn't have to feel that way. I want to have basic faith in people that they wouldn't do this, but you have to protect yourself, Suzanne said.

About the Author

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