



# IFI Newsletter

A quarterly newsletter from Identity Fraud, Inc.

## ISSUE #3 - January 2003

1. Largest ID Thefts Ever!
2. FTC ID Theft Affidavit
3. Beware of ATM Scam
4. Family Plan Extensions

### Largest ID Thefts Ever!

**November 2002** – FBI apprehends an alleged ring of identity thieves, accusing three men of stealing tens of thousands of credit reports.

Over a three-year period these men are suspected of obtaining credit reports of more than 30,000 individuals. Authorities have accounted for \$2.7 million in losses so far.

**December 14<sup>th</sup> 2002** – Personal information of over 500,000 military personnel is stolen from TriWest Healthcare Alliance.

**January 2, 2003** – A former employee of H&R Block is charged with stealing information of several individuals who had their taxes done at H&R Block in White Plains in 2000 & 2001. Increasingly, information is being stolen by insiders.

These are just three of the most recent cases of theft of personal information. What this shows is that it is important to realize that even with taking preventative measures to protect your information, you can still become a victim of identity fraud.

That is why having a Credit RM membership is so valuable. We hope you never have your identity stolen, but if you do we are here to assist you. Remember, **1-877-9ID-FRAUD**

### Prevention Tips

- Shred all mail before discarding
- Do not use passwords that might be easy to guess, like your birth date, family name, SSN, etc.
- Never leave receipts at ATM machines, bank/credit union counters, trash receptacles, or gasoline pumps
- Sign all new credit cards upon receipt with "See ID"
- Promptly remove mail from your mailbox after delivery

### FTC ID Theft Affidavit

Included in the member section of our website you will find the Federal Trade Commissions (FTC) standardized affidavit of loss form.

If you are disputing fraudulent debts and accounts opened by an identity thief, the ID Theft Affidavit now simplifies the process. Instead of completing different forms for the variety of companies that you may need to contact to clear your records, you can use one form to alert companies where a new account was opened in your name. The company can then investigate the fraud and decide the outcome of your claim.

Not all companies accept the FTC affidavit so it is important to check with each company before sending any details.

For additional information on the affidavit and to see which companies now accept the FTC form, visit the links page of our website at [www.identityfraud.com](http://www.identityfraud.com) and click on the FTC link.

## Beware of ATM Scam

Thieves will place a thin, clear, rigid plastic sleeve into an ATM card slot. When you insert your card, the machine can't read the strip, so it keeps asking you to re-enter your PIN number.

Meanwhile, someone behind you or at a distance watches you key in your number. Eventually when you give up, because you think the machine has swallowed your card and you walk away;

The thief will then walk up and remove the plastic sleeve which holds your card and begin withdrawing money from your account.

### **How to avoid this from happening:**

Run your finger along the card slot before inserting your card. The sleeve has a couple of tiny prongs that thieves use to get the sleeve out of the slot. You should be able to feel them.

### **What to do if you find this at an ATM:**

If you find a plastic sleeve in an ATM, call the police immediately and notify the financial institution.

If your card is "eaten" by an ATM machine contact the financial institution where the card was issued as soon as possible.

## Family Plan Extensions

During your enrollment and initial transaction for a Membership, Identity Fraud, Inc. allows the Primary Member (original enrollee) to extend the terms of the Membership Agreement and establish separate, individual, Credit RM Membership benefits for a spouse and/or child, subject to receipt of payment. Children may qualify up to the age of 18 while living at home or up to the age of 23 if a full time student. The annual Membership extension fees are:

Spouse - \$29.95

Child - \$19.95

If you have not yet extended benefits to your spouse or children, you can add protection for them by visiting the Members section of our web site. (See the 'Manage My Account' tab) The family extensions include expense coverage limits @ \$10,000 for each participant. They do not include the Equifax Credit Report, which can be obtained separately in the Members Section at a discount. To secure the extension(s), simply complete the details requested when purchasing your Membership.

**IDENTITY FRAUD, INC.**

*Engaging Solutions for Identity Protection!*

[www.IdentityFraud.com](http://www.IdentityFraud.com)

Email: [info@identityfraud.com](mailto:info@identityfraud.com)

© 2002 -2003. All Rights Reserved.