

## ISSUE #7 - January 2004

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### Newborn, Already ID Theft Victim

A newborn child just three months old was denied an account at his parent's credit union.

The newborn's father had broken open his son's piggy bank and took the \$17.00 of savings inside to the local credit union only to be told by the teller she could not approve a membership because of a block put on his son's social security number.

Apparently, someone had written fraudulent checks on a U.S. bank account using the newborn's social security number in 2002-long before his son was even born.

You would think it would be easy to correct. Unfortunately it is not; it has been a drawn-out effort by the new parents to untangle their baby's credit history. The episode took several letters to the Social Security Administration (SSA); letters to the state police and even to the governor of their state. The Social Security Administration said it appears that a check-forgery had chosen the infant's Social Security number arbitrarily.

An official at the SSA stated the parents of the newborn will have to prove the misuse of their son's Social Security number has caused a disadvantage in order to get him a new identity.

### New IFI Identity Protection Plan

- Protects You and One Family Member For The Price of One.
- \$50,000 Identity Insurance) - \$25,000 Each Member With a Zero Deductible
- Loss Prevention & Resource Guide on-line and via CD-Rom
- 24/7 Victim Assistance
- And More ...

### FCRA Is Reformed

The FCRA (Fair Credit Reporting Act) was set to expire on 12/31/03 but was extended with reforms in the new Fair and Accurate Credit Transactions Act of 2003, the "FACT ACT".

The new FACT ACT is intended to extend provisions of the FCRA and federally regulate privacy laws, limiting what laws states can implement on their own.

Some good news from the new Act is that every U.S. Citizen will be entitled to receive one free credit report once a year from each of the three major credit reporting agencies (Equifax, Experian, Transunion).

Although the law took effect January 01, 2004, it is not anticipated that individuals will be able to obtain their free credit reports until the end of 2004 or beginning of 2005. This is to give the bureaus time to implement a program that will allow them to deliver the reports to the expected millions of requests that they will receive from U.S. citizens.

## Report Blasts Job Websites

A recently released report indicates that some career websites and online recruitment services may violate some employment and credit laws.

Many sites let too much information from resumes posted online get into the hands of third parties through online cookies that monitor Web surfing, according to the report led by Pam Dixon, formerly of the University of Denver's Privacy Foundation and now head of her own group, the World Privacy Forum.

According to Dixon "Technology is in such a place right now where it really is at odds with Title 7," the employment section of the Civil Rights Act.

The report suggests that even people who do not job hunt online should be alert. Resumes, no matter how they are submitted, are processed through vast databases.

For example Dixon was surprised at the level of detail in a search about her sister. Even though her sister is not a public figure, the names of her husband and two children were also listed.

Some of the others who participated in the report are, members of the Electronic Privacy Information Center and the Privacy Rights Clearinghouse.

## Expanded 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 to a family member.

A Family Member has been expanded to include a Domestic Partner, Significant Other, Child, Parent, Grandparent, Brother and/or Sister...in addition to a Spouse.

Under the new IFI Identity Protection Plan the first family member is free and each additional family member is only \$19.95 per year.

If you have not extended benefits to family members, you can add protection for them by visiting the Members Section of our web site. The family extensions include the same benefits as the primary member. (Only one CD-Rom per family is provided with the membership)

No credit solutions are included with the IFI Identity Protection Plan, but they 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 or log into the members' section of our website and visit the "Manage My Account" tab.

IDENTITY FRAUD, INC.

*Engaging Solutions for Identity Protection!*

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