

Published: Apr 22, 2008 07:40 PM
Modified: Apr 22, 2008 07:40 PM

Avoid being a victim

With identity theft the fastest growing crime in this country, and senior citizens considered a vulnerable target, the SearStone retirement community developers decided to host an identity-theft prevention session for seniors on April 17 at the Prestonwood Country Club.

Officer Brian Austin, community service coordinator of the Cary Police Department, gave his audience the following helpful hints to avoid being a victim of ID theft.

1) Don't give any information to people who identify themselves, either on the phone or by e-mail, as legitimate banks or credit-card companies you deal with, who claim they want to update their records of your accounts. Instead, call your bank or credit-card company direct to verify if information is needed. If not, call the police department to report the incident.

2) Beware of e-mail "phishing." That's another scam that looks official from a bank or company you deal with. If they ask you to click on a blue link, don't do it. If you click on the link they ask you to, they can get their own card with your identity sent to their address and you won't know about it until you get a call from a collection agency for a charge you never made. So never give any information to an unsolicited e-mail or phone call.

3) Austin also advised us not to carry our Social Security card in our purse or wallet in case it gets stolen, and to shred any documents with personal information or blank checks that come in the mail. He suggested shredding often so you don't end up with a big accumulation. Austin can be reached at brianaustin@townofcary.org or 469-1324.

Next Caroline Farmer, deputy director of the N.C. Department of Justice's Victims Unit, had all kinds of tips to avoid being an identity-theft victim.

1) She also stressed shredding anything we're discarding that contains personal or account information that would let a thief steal our identity, and she invited us to SearStone's free Shredder Day on April 25 (for information call 466-9366).

2) The best way to find out if anyone is using your information without your knowledge is to get your credit report from all three credit bureaus every year. We're allowed one free report a year.

3) If we have reason to believe someone is using our personal information without our approval, there's a new consumer right provided by North Carolina law that allows us to place a security freeze on our credit reports by notifying a credit bureau to block anyone from opening new accounts or getting credit in our name. The only drawback is that if you need to get a loan, a new credit card or apply for a job, you would need to lift the

Story Tools

-  [Printer Friendly](#)
-  [Email to a Friend](#)
-  [Enlarge Font](#)
-  [Decrease Font](#)
-  [del.icio.us](#)
-  [Digg it](#)

More Senior Moments

Advertisements

[No Time for School? Graduate Online](#)

Get a Degree in as Few as 2 Yrs- Graduate Faster with Online Classes.
www.ClassesUSA.com

[Refinance \\$300,000 for Only \\$965/Month](#)
\$300,000 Mortgage for only \$965/month. Save \$1,000's - No obligation.
www.HomeLoanHelpLine.com

[Online College Programs - US Residents](#)

Get matched with up to 5 colleges with 1 form. Serious inquiries only.
www.NexTag.com/online-degrees

Ads by Yahoo!

freeze temporarily or remove it permanently by notifying the credit bureau. Another tip from Farmer: If the credit bureau asks for your personal information, respond from a wired phone, not a cell phone or a wireless phone.

4) If you do experience ID theft, call the Attorney General's office at (877) 566-7226 or the local police department to file a report. That will allow you to file an affidavit for protection to clear your name.

5) Rather than carry your original Medicare card with your Social Security number on it in your wallet or purse, memorize the number and make a copy of the card for your wallet, with the SSN blocked out. Be aware that you don't have to give your number to everyone who asks for it. Most times it's not necessary.

6) When making out a check, sign your name in a certain way so you'd know if someone else is trying to cash a check of yours. Also, don't put your driver's license number on your checks. If blank "convenience" checks come in the mail, call to cancel them, since unlocked mailboxes by the road can be unsafe. If you do online banking, make sure your spyware and firewall protection is up to date.

7) At an ATM make sure no one is near you. Someone with a cell phone can zoom in and take a picture of the card in your hand or your PIN number.

8) A credit card offers more consumer protection than a debit card because a thief can wipe out your bank account with a debit card before you're aware of it.

The session was very informative and a definite plus was that questions were accepted and answered.

Contact Terri Andersen at Terria65@bellsouth.net.

© Copyright 2008, The News & Observer Publishing Company
A subsidiary of [The McClatchy Company](#) 