

{ AGING with an Attitude }

Identity Theft ... a Real Threat



By Dorie U. Sugay

Dorie Sugay is the Executive Director of Visiting Angels, a company that provides living-assistance services to seniors and adults-in-need who wish to stay in their own home or receive one-on-one care within a facility.

This article is for informational and educational purposes only. It was written independent of Visiting Angels.

A cousin of mine had my 92 year old aunt leave her purse in the car under a jacket figuring no one would burglarize an old car. She was wrong. The burglars were interested in stealing identity. The perpetrator moved quickly – they gassed up three SUVs immediately, and within an hour had purchased kayaking and biking equipment. The nightmare continued for months. The fact that my aunt is 92 and does not kayak or ride a bike did not make the purchases any easier to disprove.

In another instance, a woman pretending to be me called my bank to change the online login and password to my bank account. This woman knew my social security number, my mother's maiden name, my horse's name, my son's name. When the bank representative asked questions, she tried to intimidate the rep, spewing out that she couldn't be someone else or she would not know so much. It almost worked except that a flag went up when the alert young bank rep noticed that the woman did not want her password emailed to her. I was not the caller. Months later, someone succeeded in using my identity to pull \$758 out of my account without authorization.

It has been said that identify fraud is easier and more lucrative than selling drugs – it is the crime of our age. Everyone is a target. Seniors, being more trusting, and usually having more sound finances have become easy prey.

What should seniors do to protect themselves?

- NEVER give out personal information to anyone you do not know. Criminals have become tech savvy – they can also send you inquiries that look like it came from your bank – do NOT provide personal information. NO bank asks for personal info via the phone, fax or Internet!!! Unless YOU called the bank, do NOT give out information to inquirers via phone, fax or internet.
- Do not leave home with your Social Security card unless you know that you will need it.
- Have your Social Security check and any other checks automatically

deposited to your account. This is especially helpful should there be a natural disaster and you have to evacuate. This assures you that no one can cash your checks.

- Clear your logins if you make online purchases, especially if you are on a public computer. Make sure that a stranger cannot just log straight into your account and buy things.
- Do not toss pre-approved credit offers in your trash or recycling bin without first tearing them into small pieces or shredding them. Dumpster divers can use these offers to order credit cards in your name and mail them to their address. For under \$50 you can get a good shredder. To be on the safe side, shred anything that has your personal information!
- Check on your credit record once a year. It is free. Send a letter to the three credit bureaus: TransUnion, Experian and Equifax, requesting your credit record yearly.
- Remember that through the years people learn important data about you. If you have lived with someone for a time, or you had someone work for or with you a while, they may know your maiden name, or know your Social Security, or the name of your pet. A person I had known since my teenage years knew so much about me he was able to cause havoc to my life so I had to tell the bank not to change anything unless I request it in person. Most businesses set up security questions. But they tend to be questions with answers an ex would know. You can provide the bank with your own security question. The answer should be something only you know.

A neighbor and friend of a client of Visiting Angels helped her pay her bills. After acquiring enough information she also helped herself to \$12,000. Sometimes it isn't the person you trusted with your personal data you have to worry about. The identify of a good friend of mine was stolen, not by her niece who lived with her, but by the niece's former boyfriend. Have safeguards!

- When you run out of checks, it is best if you can pick up the new ones. Things get lost in the mail or are misdelivered, or stolen from mail boxes.
- Keep a close watch on your bank statements and credit card bills. Call your bank or credit card company if you notice anything suspicious such as a charge that you do not recognize. Consider setting it up so that one of

your trusted offsprings gets a copy of these statements so they can help keep an eye for suspicious transactions. Two eyes can be better than one!

- Sign up for bank alerts, and have a secure place for critical documents. Criminals can send you bank alerts that look legitimate – if it asks for personal information, forward the alert to your bank's Abuse Prevention Department!

- Take the time to be known at your local bank. A sharp teller prevented the financial abuse of a woman I know, because she knew her to be very social, so when she came in with a stranger one day, withdrawing \$2,000 and acting withdrawn and aloof, the teller knew something was up. As it turns out, her nephew was pressuring her to withdraw money against her will.

“Everyone is vulnerable to identify fraud. There is no shame in being victimized so please report it if it happens to you. The shame is in allowing the criminals to embarrass you to silence. Fight back!”

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