

Academy gives tips to fight identity theft **By Christina Chapman**

Reprinted from
The Herald News Southwest Weekly
Friday, April 4, 2008

I've only completed my second class of the Morris Citizen's Police Academy and the police officers at the Morris Police Department have already scared the crap out of me.

They didn't do so by showing us how their guns work or by describing a harsh case Morris police solved. What frightened me was Sgt. Chad Skelton's lesson on March 25 detailing ways identity theft is committed.

I have to admit, I put myself in danger of identity theft quite often.

For instance, if I don't pay a bill online, I write a check and walk to the end of my driveway, put the bill in the mailbox and put up the little red flag so my mail lady knows I enclosed mail to be taken to the post office. This is always how my mom sent out mail so never once did I think that someone might steal my mail with my check featuring my account number.

Another way I am endangering my identity is by not doing something. I never, ever, read my bank statements. Those thick envelopes with my bank's label in the left corner go from my mailbox to my file drawer, usually still sealed.

I figure since I keep up with my checkbook and double check it online periodically, I don't need to bother reading the statements.

"Always look at your statements," Skelton said and it felt as though it was directed strictly for me as though the guilt was obvious on my face.

Even if you are good at keeping your records, reading your bank and credit card statements is a good precautionary step. The faster you catch the unusual charges or withdrawals the easier time you are going to have getting the bank or credit card company to close the account and get your money back.

In addition to reading your statements Skelton advises you to check your credit report once a year to make sure someone isn't using your name or social security number and opening new credit cards using their own address.

"A lot of people don't know they are a victim until they go to buy a car, Skelton said.

People will go to a dealership and when the dealer runs their credit they find out they have terrible credit because someone has opened a card in their name and not paid the bill.

Even more alarming was the disappointing fact that most of these criminals are never caught.

“Do not get your hopes up on catching the bad guy,” Skelton said. “They take others identities they are good at hiding theirs.”

A lot of times the people committing identity theft are from out of the state or country. And although the police may catch the perpetrator on a security camera using your credit card, it doesn't help if they don't know who the person on the video is, Skelton said.

The main goal of the Morris police is to help the victim file a police report in order to provide it to their bank or credit card company to get their money back.

Skelton told the class it is important to tell the investigating officer if you are willing to travel out of town or state to prosecute if the criminal is found. Many times when the criminal is actually caught, victims just want their money back and won't bother going to court and end up wasting the officer's time.

An additional simple step people can take to prevent identity theft is to shred all credit card offers, old statements and bills or anything with an account number or Social Security number on it. Also, people should know who you are giving information to and what they are using it for. If a company is not specific or unwilling to share, don't give your information.

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