



Majeski Associates, Inc.

SAFETY AND SECURITY SOLUTION FOR APRIL ~ IDENTITY THEFT ~

Identity theft is nothing new. Thirty years ago I investigated numerous cases that involved the theft of business and personal information. Organized Crime used to pay two to five dollars for every usable numbers gleaned from the "carbon paper" portion of credit card transactions. In those days the thieves used to take the stolen numbers and emboss them on blank cards then sell them to other thieves who went on shopping sprees.

Credit card companies became more sophisticated, but then again so did the crooks. Today we call it "Identity Theft" because your credit card number is only one item among many which is at risk. Our society dictates a huge amount of information sharing. The price of convenience, resulting from the Internet, phone purchases and "swipe and go" transactions, has created an enormous amount of data that is ripe for the picking by today's criminal element. Corporations and Businesses of all types and size have an obligation to protect the personal information that they have accumulated. That responsibility creates an ever growing and complex challenge, which must be constantly reviewed and modified. The bad guys are still buying the "carbons" but in a totally new and modern format. What are they stealing beside your credit card numbers? You Name, Address, Telephone Number (home, business or cell), Social Security Number, Dates of Birth, Bank Account Numbers, Financial Statements, Medical Records, Personnel Files, Personal Applications, and any other information, that can be used to identify YOU.

The buy it, borrow it or steal it, but once they have it (Your Information) they can complicate you life by destroying or disrupting your Good Credit. They can and do spent your credit and your debit, open new accounts of all kinds (credit card, phone service, etc.), rent apartments, buy cars with auto loans, counterfeit checks to drain your accounts, and anything else they can imagine.

What can you do?

Corporations and businesses should have a Risk Analysis Survey, then implement the necessary changes.

For the Individual!

Manage your personal information in a protective manor. Be aware, be cautious and be wise. Know whom you are giving your personal information to and how they will use it. Make sure it is not shared or distributed and get some assurances on confidentiality.

Be **CAUTIOUS** about leaving or discarding informative receipts or other documents that contain personal information. Be **WISE** about answering questions from callers who claim to need clarification or conformation regarding your personal information. 99% of the time the caller is a crook.

- Be aware of when you should be receiving any type of financial statements.
- Make sure your check your credit statements carefully every month.
- Be mindful of the expiration dates on your credit cards.
- Immediately report any lost or stolen credit cards.
- Memorize your passwords and PIN numbers.
- Order your credit report from the three credit bureaus on an annual basis and check for accuracy.

Equifax (800) 997-2493
Experian (888) 397-3742
TransUnion (800) 916-8800

Be Careful and Be Safe

Bill Majeski