



Combat Sneaky Cyber Predators Wherever They May Lurk

by Denise Richardson

(NAPSA)—As a victim of identity theft and an advocate for victims of this crime, I have learned that no matter how safe you think your information is, it isn't. And no matter how simple it may seem



Denise Richardson

to prove your own innocence, that isn't easy either. I take precautions against identity theft and urge others to do the same because I know that cleaning up after an occurrence of an identity theft can be time consuming and costly—financially as well as emotionally.

Just as in any of life's circumstances, knowledge is power. That should include becoming wise to some of the lesser-known types of identity theft—and the various methods crooks use today to access our data and identity. Whether your personal information is used to commit other crimes, clean out your bank accounts, file false tax returns, steal your home equity or obtain medical benefits, the crime can affect you for years to come. Take a look at these recent cases in the news. These stories demonstrate that identity theft is about far more than just your credit report.

Take the case of Larry Smith. His name, birth certificate and personal details were used by

someone else to obtain medical benefits; all the while, he also used Smith's name and "identity" to commit various crimes that eventually landed Smith in jail, left to prove his innocence.

The time, energy and money the Smiths have invested in trying to recover from this identity theft are staggering. Not many of us can even imagine that nightmare—but it happens.

Most of us can't imagine, either, what Anndorie Sachs has been through. She got a call at her home telling her that she had given birth to a baby addicted to methamphetamines. Since she hadn't had a baby in over two years, she knew someone had obtained medical services using her name. In 2009, over 300,000 people experienced some form of medical identity theft.

Now consider the case of Mike Calcutt of Minnesota. He had his home equity line hacked to the tune of \$88,593, and despite being able to show that whoever faxed in the requests for access was fraudulent, he has to pay back the bank. Then there is Florida resident Terri Bryan, who learned that someone filed a false tax return using her Social Security number and date of birth. As Bryan now waits on the results of an IRS investigation, she also waits on her refund—and word of what other crimes may be committed in her name.

Lenny Vigliotti is a Florida res-

ident who discovered that somebody wired \$12,000 from his savings account through multiple banks, before it ended up in the Ukraine. Three months later, he was still fighting to recover his money.

Fortunately, it's not all bad news. There are a lot of things that we can do today that we couldn't do just a few years ago to lessen the risk and impact of this crime. As identity theft has evolved, so has the technology to detect it. Credit protection alone isn't enough. Companies such as LifeLock, online at www.lifelock.com, use up-to-the-minute methods to detect, alert, protect and, if necessary, help correct the harm caused by an identity theft.

I don't know about you, but I don't have the time, desire or the tech savvy to scour the more than 10,000 black market chat rooms detecting whether data that was hacked, phished or skimmed by a hi-tech device or criminal activity is being sold. If something happens to me like happened to Smith, Sachs, Calcutt, Bryan or Vigliotti, I'll have help getting my life back.

• *Denise Richardson is a consumer advocate and author of "Give Me Back My Credit!" A victim of identity theft, she became a certified identity theft risk management specialist, trained by The Institute of Fraud Risk Management, and is a member of the National Association of Consumer Advocates.*