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Identity Theft Increases Due to 'Dumpster Diving'

By Erik Smith
Staff Writer

According to the Department of Motor Vehicles, the issue of identity theft and fraud has become more immediate for residents of the San Francisco Bay Area than in any other time. Identity theft and fraud are terms used to refer to crimes in which someone wrongfully obtains and uses another person's personal data in ways that involve fraud or deception. Typi-

cally this use is for economic gain. Unlike a person's fingerprints, which are unique and cannot be stolen or given to anyone else, the personal information most people carry around on a daily basis can be extremely profitable to a criminal if it falls into their possession.

The United States Department of Justice Fraud and Identity Theft Department claims

some of the items a criminal may find useful if given the chance are social security numbers, bank account numbers, credit card numbers and telephone calling card numbers.

For its victims, identity theft and fraud can be a horrible and life-altering experience. They report many victims of the crime have such things as unauthorized people taking funds out of their bank accounts, running up enormous debts, or in the worst cases, the perpetrator of the crime assumes the identity of the victim while committing other serious crimes.

Many times the victims of identity theft and fraud are held responsible for the financial losses. They may also be held accountable for substantial costs associated with correcting erroneous information which the criminal was responsible for and fees associated with restoring the victim's reputation and good standing in the community.

Most people do not realize how simple it can be for a criminal to gather personal information.

According to the Department of Justice, the old fashioned way of breaking into a car or home has been improved and updated.

The department says that in public places, criminals can get the information they need from you by applying a technique which is known as "shoulder surfing."

A criminal who is "shoulder surfing" is generally watching or lurking nearby while the victim is punching in a telephone calling card number or credit card number.

Another technique cited by the DOJ is "dumpster diving." When employing the "dumpster diving" technique, the perpetrator of the crime scours through the victim's garbage cans and waste to obtain copies of checks, credit card statements, bank statements, and other records that could allow them to gain control over accounts or assume an identity.

In one infamous case of identity theft, the criminal charged more than \$100,000 of credit card debt, obtained a federal home loan, bought homes, motorcycles, and handguns in the victim's name.

After obtaining all of these things, the criminal then filed for bankruptcy in the victim's name. The victim in this case spent more than four years and \$15,000 to restore his credit and reputation. The criminal in this case was eventually caught but made no restitution.

To avoid becoming a victim of identity theft or fraud, the department says, there are some steps a person can take.

Remembering the acronym "SCAM" can be the best tool. The "S" stands for "stingy." People should always be stingy about giving out personal data to anyone unless there is strong reason to trust them.

The letter "C" stands for "check." It is always a good idea to keep track of financial information and check it regularly for indiscretions. The letter "A" is a reminder to "ask" periodically for a copy of credit reports. Finally, "M" is a reminder to "maintain" careful banking and financial records.

According to the Federal Trade Commission, if anyone has had personal information lost or stolen or has any reason to believe he might have become the victim of identity theft of fraud, there are certain steps to follow.

First, act immediately. The FTC says quick action minimizes the risk or damage that may occur. Second, the person must call all credit card, calling card, bank card companies to cancel their accounts or change passwords.


Finally, the FTC recommends that the victim call Equifax, Experian, and Trans Union, the three principal credit reporting companies, and the Social Security Office to place them on alert.

The phone numbers for these companies are, Equifax, (800) 525-6285; Experian, (888) 397-3742; Trans Union, (800) 680-7289.

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