

DO YOU KNOW WHAT'S IN YOUR WALLET?

I'm pretty sure everyone on the planet is aware by now of the massive hacking of customer accounts reported by Target in the last month. Computer hackers successfully breached Target's customer account databases, putting the credit and debit accounts of up to 110 million customers at risk of identity theft. While this is bad news, it doesn't automatically mean the personal information or bank account information will be used in some criminal way. It seems likely some of this information will be used by crooks, so keep monitoring your bank accounts and your Target statements.

As concerning as these data breaches are, according to a report prepared by AARP, of all the cases of identity theft from known causes, almost half result from a missing wallet or purse. This is three times as many as are linked to data breaches or other online scams. So while we are right to be concerned about these data breaches, there is little we can do personally to prevent them. We can do some things to prevent or minimize the damage that can result from a lost or stolen wallet. Here are two suggestions from AARP:

- Take out the risky things you should not carry in your wallet. Don't carry your social security card. Don't carry notes or cards where you wrote down your PINs or passwords for your bank cards. Don't carry spare, loose checks (your checks come imprinted with your bank's name and your account number). Don't keep spare car or house keys in your wallet. Instead of carrying your Medicare card with you every day, just bring it to your doctor appointments.
- Make photocopies of front and back of everything you do keep in your wallet, like your driver's license, credit cards, insurance cards. Keep the copies in a safe place at home.

What should you do if your wallet is lost or stolen? Here are few must-do's:

- Call your credit card companies and tell them what happened. Ask for an "account number change". Don't tell them you want to cancel the card, which can mean you want to close the account.
- Call the local police or sheriff's department where the theft or loss took place. Make a report and get a copy of the report. In some cases you will find someone already found and turned in your missing wallet, so you will get a speedy reunification.

- Contact your bank or credit union to change the PINs, cancel your debit card, and order a new one. You may experience a delay in getting a new card, so be prepared for that.
- Contact one of the three major credit reporting bureaus to put a fraud alert on your identity. You can contact:

Experian- 888-397-3742
 Equifax - 800-525-6285
 Transunion – 800-680-7289

These are toll-free numbers and no one charges you for placing an

alert on your files. You can also ask for a security freeze, which may cost you a fee.

- Contact your drivers license station to obtain a replacement license or ID. Ask about placing a stolen or lost warning in your file.
- If you carried insurance cards and lost those, contact the insurance companies, and Medicare. Thieves can use insurance account numbers to file bogus claims
- About two weeks after the loss, get a free credit report. Everyone is entitled to one free report a year from each of the three agencies I wrote about above. You can contact one of these agencies, or 877-322-8228. This report will show any credit applications issued in your name. If someone did steal your wallet and tried to use your identity to open credit, it will show up on this credit report.

CURRENT SCAMS

As I write this, I just answered my fourth call today from folks reported the Publishers Clearing House scam. This particular scam is old, old, old, but still around. Today's callers reported someone with a thick foreign accent called, telling them they won a Publishers Clearing House sweepstakes worth \$3.5 million, and a new car. The caller wanted to deliver the prize, but needed some payment first. In one case, he wanted the winner to buy a Green Dot Moneypak. Another caller wanted the winner's bank account number. Another caller asked for a certified check or postal money order.

This is all part of a scam. Publishers Clearing House doesn't call anyone ahead of time to notify them of winning. Nor do they demand payment for delivery of their prizes.

This brutally cold weather causes some of us to look into travel to warmer climates, or tropical cruises. Some travel scams seem to crop up at this time of year. I received two myself in two days, one promising a free seven day cruise, the second two free airline tickets. I still checking out these "offers", but warn everybody to be really wary of anything of this value offered as "free".

You can reach me to report fraud, scams, or other shady dealings at Seniors vs. Crime, Clinton County Sheriff's Office, 563-242-9211 extension 4433.

End of column