

## IDENTITY THIEVES GET LOOK AT UTILITY ACCOUNTS

In recent columns, I wrote about the Equifax data breach, its potential for mischief to our credit accounts and identities in general, and some steps to take to get ahead of this. But I learned this week, we might want to consider more steps to lock down our information. Especially if you know your identity is already compromised.

Here's the story. A couple living in rural northern Clinton County, I'll call them Rachel and Peter, discovered someone opened two different credit cards without authorization, in their name. That's bad news, but the method used by the thieves to prove their identity to one of the cards issuers went into territory I've never considered before.

Discover issued one of the cards. Rachel and Peter learned about this after Discover called them to ask if they applied for a card. Apparently Discover issued a card in Peter's name. Someone used the card on its first day of activation to charge \$2000, maxing out the card. Now the suspect knew Peter's full name, address, birthdate, and social security number. But the suspect also furnished a copy of Peter and Rachel's Alliant Energy utility bill, as proof of residency and to verify his identity. How did he get that?

As it turns out, this crook, who knew Peter's information, called Alliant Energy and passed himself off as Peter. He wanted to know Peter's Alliant Energy account number. He gave Alliant enough information to convince them he was Peter, so they gave him the account number. With the account number and Peter's other information, the crook went online to the Alliant website and established an online account. From this online account, he could view and print the utility statements, and did. When it came time to prove his identity to Discover, he submitted Peter's utility bill to Discover as proof.

In fact, we know the crook called the town clerk in the small town nearest Rachel and Peter's farm, and asked the clerk about Peter's utility account. Although he knew a lot about Peter, he didn't know who ran the utility to the farm. He just guessed (wrong) that it ran through the small town's municipal utility. The town clerk knew Peter, and knew the caller was not Peter. The clerk hung up and warned Rachel and Peter something was going on.

I spoke with a representative of Alliant Energy about this access to Peter's account. The representative told me, if a caller can provide name, address, and social security number, they will release the account number. The representative offered that Alliant will assign a password or Personal Identification Number (PIN) on an account, preventing anyone access unless they can provide the password or PIN. The representative recommended anyone who is a victim of identity theft take this step to protect their account. You can call Alliant Energy at 800-255-4268. Other utilities in the area likely offer similar safeguards for accounts.

## **WESTERN UNION SETTLEMENTS ON THE WAY**

In February 2017, I wrote about a settlement between the US Dept of Justice and Federal Trade Commission (FTC), and Western Union, the global money services corporation. The federal government sued Western Union over their behavior in processing wire transfers in cases of fraud. Their conduct was pretty outrageous. According to the settlement, Western Union acknowledged their role as it "facilitated scammers and rip-offs". Western Union agreed to pay \$586 million, to reimburse victims.

Who were the victims? Well, for many years, Western Union and Moneygram were the favored methods of overseas crooks to transfer money from the US to criminals in foreign countries. Many different kinds of scams used the services of Western Union as a way to relay the money of victims to the criminals. Some examples – grandparent scams, Craigslist scams, fake checks, mystery shoppers, and Publishers Clearing House sweepstakes scams.

This month, the FTC announced they started processing refunds to victims. Their announcement tells us some victims will get a letter notifying them of their eligibility for a refund. A Dewitt couple already told me they received such a letter. If you didn't get a letter, and you lost money in a scam involving Western Union which happened from January 1, 2004 through January 19, 2017, you are eligible. You can file a claim at [www.FTC.gov/WU](http://www.FTC.gov/WU). If you need help filing a claim, get hold of me. If you reported your loss to law enforcement, that will make it easier to file your claim.

I plan to review police records to make sure anyone who did make such a report, gets the chance to file a claim. But don't wait for me to contact you. The deadline for filing claims is February 18, 2018. Get hold of me as sooner rather than later, if you want help. The FTC warned, up might take up to a year before you see the claim paid, so don't go booking any vacations just yet.

## **CONTACT SENIORS VS. CRIME**

Let me know about scams, fraud, or other crookedness you run across. Most of what I learn, I learn from you. Contact me at Seniors vs. Crime, Clinton County Sheriff's Office, 563-242-9211 extension 4433, or email me at [randymeier@gapa911.us](mailto:randymeier@gapa911.us)

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