

Identity Theft, Identity Confusion

The Trucker reports that a driver has been tarred with the wrong criminal record brush in early February, 2005. In late February, ChoicePoint, an Atlanta-based company with over 19 billion records in its database, discloses that identity thieves have obtained information on over 144,000 individuals. The US Senate promises hearings into the issue.

Know your stuff

While the Senate hears various victims describe their nightmare (and various data companies explain how small the problem really is) what can you do in the meantime? Knowledge and Vigilance. Know what your records say, correct them if wrong and guard against theft.





You can get MVR, SSN, NDR, Previous Employment, Criminal and Civil record database checks from this site for \$2 or \$3 per month. As *The Trucker* article described, some people have the same name and mistakes can be made by potential employers. Even state, federal governments and previous employers can make mistakes (that's humor) so you should know what's on your record before you blindly let someone get it and make a decision about your future.

You should also check out your credit report. A new law requires the credit bureaus to provide you with one free report a year. Starting from the west coast and working towards the east, this law is being phased in. You may order your information on-line (at some time this year) by going to <https://www.annualcreditreport.com/cra/index.jsp>. You may also call them toll-free at 877-322-8228.

Protect your stuff

Despite being the most publicized, on-line identity theft is not the most common form of identity theft. Buying a book from Amazon is pretty safe. Ordering your free annual credit report over the web at the site above has been safe. Most identity theft occurs in old fashioned ways: your billfold or purse is stolen, your mail is intercepted or someone goes through your trash to get records you have thrown out.

That's not to say your personal information cannot be intercepted on the internet. When you provide personal information over the web, make sure the page is secure. Check the security by looking for the "https" rather than "http" in the address bar, look for the padlock at the bottom right (if you use Internet Explorer) and make sure the site has a security provider and the subscription is up to date. For example, DOTJobHistory and the www.annualcreditreport.com site shown above use Verisign. DOTJobHistory has acquired additional protection to the encryption. You can click on the Verisign seal to see what protection has been bought if the subscription is current. (And because the protection is over \$1000 per year, some sites will let it lapse but still display the seal. Click on the seal.) As an example, DOTJobHistory's services are as follows:

 Encrypted Data Transmission	This Web site can secure your private information using a VeriSign <u>SSL Certificate</u> . Information exchanged with any address beginning with <u>https</u> is encrypted using <u>SSL</u> before transmission.
 Secure Payments	This Web site can securely transmit your credit card and order information for processing through VeriSign's secure <u>online payment</u> infrastructure.
 Identity Verified	TIES LLC has been verified as the owner or operator of the Web site located at <u>www.dotjobhistory.com</u> . Official records confirm TIES LLC as a valid business.
 Fraud Protection	The operator of this Web site employs VeriSign Fraud Protection Services.

Summary

To avoid becoming the victim of identity theft or mistaken identity, you can take steps to know what your personal and confidential records show. After that, watch your purse or billfold, shred your sensitive documents before you throw them out and don't give out personal or financial information over the phone unless you are sure of the purpose and identity of the person calling.