

Identity Theft Can Happen to Anyone - Just Ask Me

July 12, 2019 - It's been about 20 years since I became passionate about fighting identity theft. The reason was simple. My wife and I became victims and it took us years to straighten out our credit. There was a group of ID thieves who were passing checks in our names from Philadelphia to Boston. We knew precisely when and where our identities were stolen - out of the mailbox at our home - and we had a number of merchants who were kind enough to offer pictures and video of the people using our stolen checks. They ran up more than \$80,000 in bad debt, but we couldn't even get the Postal Inspector in Philly to take a donut break to go pick up the evidence. It was a nightmare that upset us, but neither law enforcement or our bank - even though they wound up being responsible for the charges - really cared. The attitude was that it was our problem.

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That kind of an experience changes you. It makes you think less of law enforcement and it shows you the importance of vigilance. For us, it got us to cut down on the number of checks we write and move more towards debit cards. Yes, there are problems with that strategy but when you lose a debit card, it's easy to replace. When a crook gets his hands on your account number and bank routing number, you've got bigger issues. You're only real option is to close your existing account and open a new one. And of course, that process also involves a lot of paperwork. I'll take the debit card issues any day of the week.

In the 20 years since our experience, things have been going along smoothly. That is, until today when my wife discovered once again that someone had gained access to our checking account.

She was balancing our checkbook. As she was going through the bank statement which arrived in the mail today, she found a small charge that she couldn't identify. Just \$25.47. The statement said that the check was available for viewing online, so I logged into the bank and pulled it up. There before me was a check that looked like it had been run off on a home printer with my wife's name on it. For a signature, the crooks used a font that looked like something Thomas Jefferson might have used. And it had the words "electronic signature" nearby.

How could something like that happen? The criminals involved in this little scam had managed to get their hands on our bank account and routing numbers. And the places they could have done that are pretty limited. Over the course of the past month, we've written about 15 checks. Some to utility companies. Others to pay various bills. None of them were written at retail establishments. In fact, I couldn't tell you the last time either of us used a check in a retail establishment.

That means it's likely that some clerk at some company opened up a bill, saw the check, wrote the numbers down and decided to try his hand at gaining access to our money. And the small charge may have been a test to see if we noticed the money missing from our account. I suspect that if we hadn't, a larger check would have been attempted in the near future. But we did notice, and after roughly an hour on the phone with the bank, our account is now frozen and for weekend fun, both my wife and I get to go the bank tomorrow to cancel our existing account, open a new one, and fill out a bunch of paperwork. All that for \$25.47.

Like I said before, you have to be vigilant. You have to protect yourself from financial criminals because nobody else will. What do you think the odds are that I'll be able to get law enforcement hot on the case for this one???

Yeah, that's what I thought. Me too.

byJim Malmberg

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