Wok & Roll by Peter Kwong, (Frederic) Inter-County Leader

**Identity theft can happen anywhere**

Earlier this year, I got a letter from a credit adjuster company asking me to please call them to settle an account. Being curious, I called the number they gave to find out what it was all about. The operator, being courteous, asked me to verify who I was; that I was the right person that they were talking with. So, I gave them my name and my address. It was when she asked me for my birth date and Social Security number that I got suspicious and hung up.

Why would anyone want to know that personal information over the phone? It was a recurring nightmare that I thought had gone away.

When we were living in Milwaukee, I got this letter about settling a loan with a certain company, even with a case number. I called the number and mentioned the case number, just to find out that “I” took out a $500 loan from one of those cash stores (Fast Cash, Cash Express, Easy Cash … I don’t remember). After a couple years of nonpayment, with penalty and interest, it amounted to $2,300. They asked me how I would settle it; as soon as possible, they said, as a nonsettlement would affect our credit rating.

The cash store was in Kansas City, Mo., a place that I’ve never set foot in. Just to prove that I was the person that I said I was, they sent me an affidavit asking for my history — both personal and financial. They asked for my driver's license number, my bank accounts, my passport information, where I lived the past 10 years, and even the schools I attended. I took the information and went to the Milwaukee Police Department, but they claimed that they did not handle any identity theft cases.

After many sleepless nights, I finally settled with the credit company, proving that the person that took out the loan wasn’t me. That was three years ago, and now it started all over again.

I thought to myself, how many other innocent people are these companies threatening and intimidating with statements like: “This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.”

Identity theft has been around for a while and even movies were made about it. Fun when it happened to the movie characters, but not so funny when it happens to folks we know who ended up losing a fortune. There is a lot of information floating around and there are crooks sitting by desks figuring ways to create free and easy money. I talked to Erin Murphy, the chief of police in St. Croix Falls, just to find out that there are tons of scams out there, utilizing identity theft to take advantage of innocent citizens. Here are a few scams and what to do:

**Grandparents scam**
Elderly folks would get a call in the middle of the night. “Hi, grandma/grandpa, is that you?” If you answer, “Yes, Johnny, what’s the matter?” the trap is set. Then “Johnny” would tell you that he is in jail, and needs help to get bail money. You’ll be advised to go to Walmart and get a $300 to $500 money order and send to an account through Western Union. There is no trace once the money is sent and you just kiss it goodbye. Johnny would add, “Please don’t tell Mom.” Your money will never be seen again.

**Lottery scam**
“You’ve just won the Jamaica Lottery. We need your bank account number so we can deposit your $250,000 winnings.” And guess what will happen to the money you already have in your bank account. Or they’ll ask you to prepay taxes and transferring fee to an account which cannot be traced.

**Microsoft virus**
“To fix your problems, please pay whatever sum to this account or the virus will affect your computer, your bank account and all your personal information.” Or, better yet, they’ll give you a number to call, just to find out that there’s a guy with an Indian accent answering, who is more than willing to help if you give him all your personal information.

**IRS scam**
An IRS agent would call, just to let you know that the tax money that you owed is long due, and there would be a warrant for your arrest if the overdue amount is not settled in seven to 10 days.

**Cloned cards**
Very popular in gas stations. There is a box with a miniature camera set next to the swipe machine to record your card number and passwords (called skimming). The crooks would make a duplicate card and use it to purchase merchandise or prepaid Visa cards and have a field day purchasing stuff until your account is depleted.

**Advice from Chief Murphy**

Ask questions. “What jail are you calling from, Johnny?” Most jails have their address and phone numbers on the phone. If “Johnny” can’t tell you, hang up. Or ask personal questions, like how many siblings do you have? Your parents' names?

The IRS scam is a common one and it is unlikely the IRS will call you. They will communicate with you through the mail. Hang up if "the IRS" calls you.

Call the local police about any suspicious calls. Write down the local police numbers in a conspicuous place.

When you get calls from numbers that you don’t recognize, simply hang up. Same with your emails. I have had calls that said, “If you want us to put you on a ‘do not call list,’ please press 1.” Just to find out that I would have calls after calls soliciting their businesses for weeks after I press 1. It is their way to ask for permission to get in the door.

No free lunch. Lottery winnings, or inheritance from the rich daughter from Kenya whose murdered father left her a fortune and wanted help to get the money out of the country and needs your bank account number to deposit the money.

“There are no ways to stop those crooks,” Murphy said. “They will find new ways every day to take advantage of the innocent. Just be aware and be on alert. Report anything suspicious to the police. That’s what we are here for.”

Thanks, Chief. Maybe we can all sleep a little better at night.