



## **D E T E C T I V E S   C O R N E R**

### **IDENTITY THEFT**

According to the Department of Justice, Identity Theft is the fastest growing crime in America. As far back as 1993 the Federal Trade Commission reported that approximately 10 million people each year fall victim to Identity Theft. At that time, the economic loss exceeded \$54 billion annually. That was 15 years ago. Estimates now reach into the hundreds of billions of dollars.

Children's Identity Theft is on the rise. Nearly 6% of all cases reported in 2006 were child victims. Experts point out that children whose identity is "stolen" are not likely to discover that their identity is being used for years because they have not established credit and there is generally no reason to check their credit record. Once a social security number is issued, there are those "in the business" who are anxious to find it for their own use or to sell the information to someone else who is waiting to open a bank account or establish credit in the name and social security number of a youngster.

In Florida, the legislature recognized the need to punish more severely, persons who use identity information of children and made the fraudulent use of personal identification information of persons less than 18 years old a felony of the second degree; one level higher than an adult under the same set of facts. Florida Statutes 817.568, Criminal Use Of Personal Identification Information, defines the law in Florida as it relates to Identity Theft and specifies the penalties, upon conviction, for violation of these statutes. [www.leg.state.fl.us/statutes](http://www.leg.state.fl.us/statutes)

#### **What Is Personal Identity Information and How Is It Stolen?**

Your personal identity information can be a name or number. It can be your home address, Post Office box number, date of birth, mother's maiden name, drivers license number, employer tax ID number, bank account or credit card number or, biometric data such as your fingerprints, voice print, retina or iris image. If it is exclusively yours, and is used without your authorization it is a crime in Florida if it is "fraudulently used".

Information about an individual or family can come from a vast number of sources. Your mailbox, your trash or the trash of businesses that you give information to, public record information found at county and Federal Court Houses, creditors, newspapers, and of course--- on-line.

Have you ever responded to an e-mail survey? Purchased something on-line? Filled out a card for a “free cruise” to be given away? There are a great number of seemingly legitimate companies that buy and sell information. Some of the information is obtained from employees of other businesses who illegally gather information from their employer’s files and sell it to information brokers. Certainly there are many businesses that legally broker information, but, there are plenty who obtain it illegally.

### **What Can I Do To Protect Myself?**

First off, don’t crawl into a hole and stop living because of the fear of becoming a victim. There are steps to take should you learn that you have been victimized that will get you back on track again. However, there are some things you can do in the mean time to lesson your chances of becoming a victim.

If you learn that you are the victim of Identity Theft, the Florida Department of Law Enforcement recommends that you make a report to the law enforcement agency having jurisdiction “where you live”. In most identity theft cases, multiple jurisdictions are involved, making it difficult to conduct a thorough investigation. If it is determined that the “theft” began at your office or work location or somewhere else where the origin of the crime can be immediately identified, your case may be forwarded to another law enforcement agency. In some cases, a task force or state wide prosecutor may be working on a specific identity theft ring or organization and they may take up your case. Some cases cross state lines which, in some types of cases, would normally involve Federal authorities. However, most identity theft cases are investigated and prosecuted on a state or local basis.

### **Credit Monitoring Services**

There are a number of credit monitoring services, who for a monthly fee, will monitor all activity on your credit accounts, usually from the three main credit bureaus in the area where you live, and report to you all activity that occurs. With some companies, you set up the criteria for reporting information to you whether it is daily, weekly, monthly, or as it occurs. Frank Abagnale, author and lecturer at the FBI Academy for more than 25 years, reports that he has personally investigated the services of many Credit Monitoring Services and recommends “Privacy Guard” as his company of choice. Keep in mind, Frank was not always on the right side of the law having admitted to cashing \$2.5 million in fraudulent checks in all 50 states and 26 foreign countries in just 5 years. He has since “turned over a new leaf” having written *“The Art Of The Steal”*, and *“Stealing Your Life”*, and was the subject of the motion picture *“Catch Me If You Can”* in 2002.

### **On A Personal Note**

Shortly after being assigned to the Detective Bureau by Chief Mangold in February of 2006, I found myself in the middle of an Identity Theft case that turned out to be an absolute nightmare for the victim.

The victim, a 19 year old female, received a bill for medical services from JFK Medical Center. The statement had her correct name, date of birth, social security number and address. The problem was, the victim had never been to JFK, for any reason.

Thinking this would be a “ quick fix” the victim went to JFK and told them she was “not the patient”. JFK sent her to the Atlantis Police Department to make a Fraud report. A short time later, the victim received a letter via Certified Mail, from a Broward County physician’s office, telling her that her PAP test results were abnormal and that she should contact them immediately. Needless to say, the victim had never been to that Broward physician either. Next, the victim learned that her Florida Driver’s License, which was suspended for Failure To Pay a Traffic Fine, was now re-instated, however, she didn’t pay the ticket.

As the investigation got into full swing, it was determined that the person who assumed her identity opened two accounts at a local bank, purchased a car in the victim’s name from a used car dealership on Military Trail and put a “pass code” on the victims credit bureau accounts preventing the victim from obtaining information on her own accounts.

A month later the investigation revealed that the suspect, “Sugar”, was a 15 year old girl, employed at several local “Mens Clubs”, who had become pregnant and learned the Identity Theft “tricks of the trade” from a boyfriend. Sugar was arrested at JFK Medical Center as she arrived to visit her mother who was critically ill at the time. Sugar was adjudicated Guilty on all charges filed.

It took more than a year for the victim to re-establish her former good credit status.

#### **Internet Identity Theft Information**

[www.fraud.org](http://www.fraud.org)

[www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)

[www.onguardonline.gov](http://www.onguardonline.gov)

[www.staysafeonline.org](http://www.staysafeonline.org)

[www.secureflorida.org](http://www.secureflorida.org)

If you have any questions about this or any other criminal case or crime prevention matter, I can be contacted as indicated below at the Atlantis Police Department.

Sincerely,

*Det. Marwin Jenne, ID #400*

Atlantis Police Department  
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