

Big city identity theft is coming to your town

BY S.D. SHANK

KNOX—Identity theft is big business. The Bureau of Justice statistics from 2014 state that an estimated 17.6 million Americans were victims of these shadow crimes, with an average loss of \$5,130 incurred. It's figured that, worldwide, the total losses are above \$26,000,000,000. That's billion, with a very capital "B".

With the exponential spread of technology and worldwide interconnectivity, scams and identity theft crimes are at an all-time high. The perpetrators of these crimes are moving from chasing down victims on the internet and in large cities, to a fresh new crop of victims; residents of small towns. The thought is that in "small town America" the victims, the type who feel so safe in their small communities that they don't lock their doors at night, won't suspect sophisticated criminals to bring their technology into their tight-knit country communities. Unfortunately for those people, this just isn't the case.

The approaches to these crimes are numerous. They range from scamming people out of tens of thousands of real world dollars inside of online virtual reality games, to fake Princes from Zimbabwe who just happened to crash their plane in the Alps and need some lucky person from a town like Toad Spit, Arkansas to be their only heir.

Recently a scammer from Philadelphia took an unsuspecting player on an internet life-simulator game for \$53,500 in an online real estate purchase. He was caught and convicted in Indianapolis and forced to pay his victim restitution. The courts and the police helped the victim in this case. Sometimes, through their own efforts or their creditor's assistance, a victim may see some, if not all, of their money, returned. Other times the victim's left with an empty checking account or even a total loss of their life's savings.

A vice-president of a specialized moving company from Stevensville, MI (population 1,122), Chris G., had his identity stolen at a toll booth near Elkhart, IN. His bank, and the police he reported the incident to believe that when he used his card at the booth, a false reader had been installed that took his information when he used his card. He knew there was a problem when his card wasn't reading correctly. When it finally registered, no receipt printed. The operator had to print a physical receipt and bring it out to him.

"I knew there was a problem when no receipt printed. They said it didn't even read inside" Chris remarked. All told he had over \$800 stolen from his account which, when tracked, was used to purchase multiple cell phones at a local "big box" chain. He was able to eventually recover all of his money, but only after many hours of working with his bank and other involved agencies. His finances were affected for weeks. He said of the situation, "Be careful using secluded ATM's. Also go inside to pay for your gas, even if you have a credit card." He jokingly added, "Honestly it's probably best if you just stay off the grid."

A housewife from Delta, OH (population 3,114), Michelle H., traced her scammer all the way to Detroit. When asked how her identity was stolen she replied, "Well, that's the thing, we don't know. We know when it was stolen, which was when we stopped to use a small ATM in town (Delta). After we filed the police report they checked the ATM and they didn't find anything wrong with it. They said that likely the criminals were near and used scanners to read our card from a distance."

In total, her family had \$211.32 stolen from their account

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Identity, cont. from front

which has yet to be returned to them. The police were able to figure out the criminal's identity and her information, along with a photo, were put on the local news stations. Even with knowing the criminal's identity and having the police working the case, Michelle said, "We still feel violated. With everything being electronic now, they can take anything." When asked if she had any advice she offered, "Get specialized sleeves that protect your credit cards from sensors. If we had those at the time, we wouldn't be going through this now."

On a personal note this reporter, two years ago, had over \$600 stolen by clicking a bad link that was masked as a Dropbox (file sharing program) account. It took calling companies in France and eventually Hong Kong to retrieve all the lost money.

When we sought out police to ask them about identity theft, Officer Larry Young of

the Michigan City Police Department had this to say,

"Nobody does anything for free. If somebody calls you, mails you, anything out of the blue, don't give them information. Don't give them money. Don't talk to them. Don't give them anything."

He stated that their office is constantly communicating with the public about different scams that are out there and how to avoid being taken advantage of. His biggest concern was with all of the information out there on how to avoid scams and identity theft, was people ignoring sound advice. He said, "If after all that's out there, and all that we try to tell them, if they still get scammed after that point, it's kind of on them."

The Leader got in contact with a specialist on scammers and identity theft. Davin Rosenblatt, from Warwick, NY, is the host of the nationally syndicated radio show,

Davin's Den, which specializes in vetting scammers and identity thieves. Davin's been consulted by the Pentagon, produced PSA's for the U.S. Military on scammers, and destroyed a multi-billion dollar lawsuit against Match.com with his work. Davin had lots of advice for people when dealing with scammers and people trying to steal your identity,

"You have to understand that when they contact you personally, scammers work on a sense of urgency. They will tell you that you have to act quickly and that you shouldn't tell anyone about what's going on. They will try to seclude you."

When asked who was most susceptible to identity theft and scams he replied, "Everybody is. That's the thing, it hits everyone. Seniors are most vulnerable to these things, but no one should feel ashamed or stupid if it happens to them. Lawyers, professors, and doctors all get scammed."

He did say it's best to be proactive when it comes to scammers. His advice is, "Lock down your social media. Seriously, lock it down. Keep your Facebook and things to family and close friends. Don't post pictures of your kids, either. One of the current scams is people stealing your identity on Facebook by copying your photo and page and then friend requesting your friends list again. Also, don't accept friend requests from random soldiers or girls/guys that look like models with brand new accounts.

The best way to fight scammers is to not let them into your life."

We asked Davin what steps a person who finds themselves the victim of identity theft or a scam, should take. He said, "First things first, report it. Call the local police and file a report. Then, call the FBI. You can go to IC3.gov and file a complaint. Also, let your bank, friends and family know. Anyone that the thieves can contact that is close to you."

Davin then told us of a particularly sneaky scam called a 'Reload Scam'. This is where the same scammers/identity thieves who initially scammed a victim will call back as an "authority figure" promising to help retrieve the scammed person's money, for a fee. He said, "This is an egregious scam. It makes a someone a victim twice. I'm telling you, the Police, FBI or any other agency that can help you in these situations will not charge you money, ever."

The biggest advice in this ever-changing world is to take some precaution. Shred your old mail. Take your bills to the post office and mail them instead of taking them to traditional street side mail. Look card readers in remote locations over before just pulling out your card and swiping. That being said, in general, there are more good people out there than there are bad. The exercise of a little bit of caution and preparation will keep the wolves from getting into the henhouse.