

# A Guest Article from Florida's Attorney General



*Bill  
McCollum*

## Fighting Identity Theft

From an individual victim's perspective, one of the most frustrating and damaging white-collar crimes the Attorney General's Office investigates is identity theft. It is hard to imagine the devastation of losing control of your finances, your credit history, and your ability to conduct business transactions, often for the foreseeable future. Last year, the loss or theft of personal data such as credit-card and Social Security numbers soared to unprecedented levels and Florida currently ranks 5th in the nation for the number of identity theft complaints.

As my office works to raise awareness of this crime and educate consumers about how to protect themselves, we're also learning just how far ID thieves will go to victimize people. The internet has created vast new opportunities for con artists and these cyber criminals are even bold enough to target Florida's public servants — our state employees. In one recent instance, one of my own financial investigators was targeted with such a scam when he received a bogus email from an individual falsely posing as a representative of First Florida Credit Union (FFCU). This form of cyber-perpetrated identity theft is known as "phishing," which occurs when an individual is sent to a legitimate-looking website and asked to divulge personal information such as Social Security numbers, bank and credit card account numbers and other financial information.

The latest round of phishing scams is especially brazen in that the emails appear to be legitimate warnings against

phishing attempts and identity theft. The messages, often with a signature from a bank security manager, claim that bank customers have been targeted by phishing attempts and, to protect their banking information, they should log into the site within the email and provide their account numbers and personal PIN numbers of consumers. FFCU has confirmed that the particular emails my investigator received were not legitimate.

The message I give my employees and Florida's consumers at every opportunity bears repeating — you should never feel pressured to reveal personal information over the internet or telephone. Your bank already knows your passwords, account numbers and PINs and would never ask for that sensitive and personal information through an email. Anyone receiving such a request should call his or her bank's fraud department and should also report it to the Attorney General's Office.

As the men and women on the front lines of law enforcement around Florida, you are in a perfect position to help me get the word out. Remind your co-workers, friends and relatives to be on guard for "phishing" scams, and don't be surprised if one of these brazen rip-off attempts ends up in your own inbox! More information on phishing may be found on the Attorney General's website at <http://myfloridalegal.com/consumer> through the "Protecting Yourself from Consumer Fraud" link. Identity theft victims are encouraged to call the Attorney General's Fraud Hotline at 1-866-9-NO-SCAM (1-866-966-7226). ●

*"It is wise to keep in mind that neither success nor failure is ever final."*

*~ Roger Babson*

To keep up with the latest Consumer news please subscribe to the Attorney General's weekly Electronic Newsletter, semi-monthly Consumer Bulletin, or emailed Consumer Fraud Alerts. You can also subscribe to the RSS News Feed. Sign up at: <http://myfloridalegal.com/>

## Make New Year's Resolution To Get Free Credit Report

*~ 2007 was a record year for the loss or theft of personal data, and credit reports can help monitor personal information ~*

TALLAHASSEE, FL — Attorney General Bill McCollum issued a consumer advisory on January 3, 2008, encouraging Floridians to make a New Year's resolution to get their free annual credit report at the only official source for free annual reports, [www.annualcreditreport.com](http://www.annualcreditreport.com). The website works in conjunction with Equifax, Experian and TransUnion, the three national credit reporting companies. Because identity theft is a significant problem threatening Florida, many citizens seek credit reports to monitor their personal information and ensure that they have not been unknowingly victimized by identity theft.

"Identity theft often wreaks significant havoc long before victims are aware of the crime. By the time they realize they have been victimized, their finances, their credit scores and their reputations are almost always seriously impacted," said Attorney General McCollum. "With reports of data thefts on the rise, I encourage all Floridians to regularly review their credit reports and bank and credit card statements carefully to detect fraudulent charges or accounts."

Consumers have the option of ordering one comprehensive report or one report from each company, although authorities recommend spacing the reports out every four months. Reports are also available by phone at 1-877-322-8228.

Last year, the loss or theft of personal data such as credit-card and Social Security numbers dramatically increased. Major incidents in 2007 included a breach at TJX Companies, Inc. that compromised millions of

personal records, lost data disks with bank account numbers in Britain, a hacker attack of a U.S.-based online broker's database and a scam that unveiled resume contact information from a U.S. online jobs site. Under a June agreement negotiated by Attorney General McCollum, TJX agreed to provide an additional notice to consumers who were affected by an earlier data breach. TJX is the parent company of TJ Maxx, Marshalls, AJ Wright and HomeGoods stores.

The Attorney General also warned that many of the "free" credit report offers available online are often far from being free of charge. Numerous websites offer "free" reports or credit scores that are tied to offers of credit monitoring and/or other services. These offers often require payment and the consumer is usually unaware that he or she is paying for a service. Additionally, many websites offer trial memberships that require consumers to cancel within 30 days or they will be charged a monthly fee. Should consumers choose to enroll in a credit monitoring service, the Attorney General recommends documenting telephone calls when canceling subscriptions and follow up in writing when they choose to cancel.

Consumers with complaints about a credit reporting service may call the Attorney General's Fraud Hotline at 1-866-9-NO-SCAM (1-866-966-7226). They may also visit the Attorney General's website at <http://myfloridalegal.com>, where information is available on obtaining free credit reports and combating identity theft. ●

## Cheap Cruises

The sign outside the river front travel bureau said, "Cruises - \$100!" Thinking that to be quite a bargain, Bob walks in and waits while the travel agent is helping someone named Jim to book the cruise.

The travel agent takes Jim's \$100 and then he and Jim get up and go in the back room. In a few minutes, the travel agent comes out and signs up Bob for the cruise and collects the \$100.

They both go to the back room which has a dock on the river. The travel agent takes a club, hits Bob in the head and knocks him into the river and he floats off. Pretty soon, he comes to and catches up with Jim.

Bob says, "Do you think they serve food on this cruise?"

Jim says, "Probably not. They didn't last time."