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IDENTITY THEFT PROBLEM GROWING IN COLUMBIA

COLUMBIA, Mo. – When she got to the check-out lane at her grocery store, Silvia Tribble knew something was wrong. She couldn't find her wallet to pay for her groceries.

But she had no idea how bad her plight was until a few days later, when she learned that a woman had lifted her wallet out of her open purse and went on a weekend buying spree.

"The first thing she did was she called all of her friends and said, 'Meet me at the Conoco on Providence,' and she filled up all their gas tanks full of gas, and then she took them all out to breakfast at Shoney's," said Tribble, an automotive repair service advisor and part-time nurse in Columbia. "After her all-night buffet at Shoney's, she got a few hours sleep, and then she got up early in the morning, went to Wal-Mart and bought several hundred dollars worth of jewelry."

In 2004, the Federal Trade Commission received over 246,000 identity theft complaints, 15 percent more than the previous year and 48 percent over 2002. According to a 2003 Federal Trade Commission report, businesses lost \$47.6 billion to identity theft the previous year, and nearly 10 million Americans were victims of identity theft, losing \$5 billion and spending 297 million hours resolving their credit problems.

Missouri had 3,905 identity theft victims last year and ranked 18th in victims per 100,000 population. There were 2,000 victims in St. Louis and 1,600 in Kansas City, ranking them at 33rd and 26th respectively in complaints per 100,000 population. The Columbia Police Department received 40 reports of identity fraud in the past year, although many identity theft incidents get classified as fraud instead.

"It's a problem everywhere; Columbia is no better or worse than anywhere else, other than the fact that 76 percent of identity theft victims are under the age of 50," said Officer Jessie Haden of the Columbia Police Department. "Bearing that in mind, Columbia has a huge young person population because of our college campuses."

Identity theft has become big enough that at least one company, American Family Insurance, has begun to sell insurance to cover the problem. American Family's Identity Fraud endorsement for homeowner or property policies costs \$25 per year, has a \$250 deductible, and

pays \$15,000 in costs associated with fixing a victim's damaged credit, including up to \$200 a day in lost wages to a maximum of \$5,000. American Family Insurance Agent Mark Roland said he had sold only one endorsement so far.

"Some companies offer a \$100 deductible endorsement, but only pay for four weeks, which isn't nearly enough time to fix your damaged credit," Roland said. "The endorsement has been out a while, but it is a relatively new idea, although high-end homeowner policies now just include it."

Neither State Farm nor Shelter insurance companies offer such a policy or endorsement, according to their spokespeople, although Shelter's said his company was looking at the possibility.

In 1998, when the thief in Silvia Tribble's case tried to pay for her jewelry, Tribble's credit card registered as invalid. So the Wal-mart clerk asked the woman if she wanted to use a different form of payment. The woman wrote a check from Tribble's checkbook, spelling her victim's name wrong, and the clerk accepted it. Tribble said she heard Wal-mart had since changed its policy on check acceptance.

"Then she went to K-mart and spent \$1,500 on stereo equipment, and that was a big check that required an authorization of the manager," Tribble said. "So the manager came over and looked at her, and authorized it, even though she didn't look at all like me."

Then the thief made the rounds of the other Wal-marts in town, writing about ten more checks. On Monday morning, Tribble went to her bank, where she filled out affidavits to stop payment on her checks, and to the police department, which took the affidavits and told her it would be a couple of weeks before an investigator could be placed on the case. Tribble then called K-mart and Wal-mart, which distributed the woman's description to their other stores. The thief was eventually caught when she tried, at a Wal-mart in Boonville, to return for cash the jewelry she had bought.

"It took almost a year and a half to clear my credit," Tribble said. "In that time, I could not buy a vehicle, I could not buy a home, I could not use checks, I could use no credit cards, I had every collection agency in town calling me. I said, 'Listen you guys, this was a theft.' They said, 'Yes, but you stopped payment on the checks.' And I said, 'Well, I stopped payment because they were stolen.' And they said, 'It doesn't matter; until we get verification that that's the case, you need to be responsible for this money, and until then, we're not clearing your credit.'"

The collection agencies would not clear her credit until they got a police report, and they did not get a police report until the case went to court, which, because the court was backed up, took over a year to get on the docket.

Wanting to move, Silvia Tribble could not sell her home or buy a new one. During the legal purgatory, she totaled her car in an accident, could not purchase a new one and instead had to buy the totaled car and get it repaired. After a year and a half, Tribble's good credit was eventually restored, but not before the thief had applied for a home loan using Tribble's Social Security number.

"I think that at some point, we, as a public, need to take a stand and say, 'No, you really can't use my Social Security number,'" Tribble said. "We, as a public, are going to have to be more cognizant about it and educate ourselves to the risks, and then be more careful."

