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**Special points of interest:**

- No one is immune from being a victim of identity theft; individual or business.
- Even if you do all you know to do to protect yourself, you still can become a victim.
- Although a medical office is HIPAA compliant doesn't make it fully identity theft compliant.

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**GET INFORMED! GET PROTECTED! GET HELP!**

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**Did you know that...**

- Identity theft is the **top consumer complaint** reported to the Federal Trade Commission? And, what's worse, it has held that number one position for the last several years.
- Identity theft isn't **just related to credit cards?** Actually, identity thieves also use the identities they've stolen to secure loans, bank accounts, driver's licenses, obtain medical services, gain employment, set-up telephone service and much more.

**The real headache associated with Identity Theft is the average cost of 600 Hours it takes you to restore your identity.**

**It can cost you \$1200 and more per incident to clear your name, if you ever do!**

With identity theft occurrences continuing to grow, **do you have a plan to safeguard your identity?**

If you found out tomorrow that you had been a victim, **would you know who to turn to for help?**

The fact is, **many of us don't.** The FTC also reports that victims of identity theft spend countless hours and more than **\$1,200 in out-of-pocket expenses** to try to correct problems caused by identity thieves. Most Americans are very busy and many households are living paycheck to paycheck. That kind of time and money would have a significant impact on the household.

Because very few thieves are caught, new federal and state laws have been and are being passed that **many businesses are required to be in compliance** with. Businesses are the ultimate victim and need to have practices in place to **reduce their risk of loss, liability** and possible imprisonment of officers.

Thieves obtain an individuals personal information then may sell it locally or worldwide to support themselves, other criminals or organized crime.

**What should you do?**

**DO NOT WAIT** until you learn you are a victim before you have protection for yourself, family, employees or your business. Talk to a *Certified Identity Theft Risk Management Specialist™* to **Get Informed, Get Protected, and Get Help TODAY!**

**ALREADY A VICTIM?  
CONTACT US IMMEDIATELY!**

Until then you can check to see if places you do business with have an identity theft policy and if the employees are professionally trained. This includes places that have your personal information such as:

- Schools, Day Care, Employment
- Repair Shop, Automotive Dealer
- Health Care Facility, Doctors Office
- Mortgage Company, Apartment Rental

Many people relate identity theft to just credit card theft. But in fact, identity theft actually involves these five different areas.

1. DEPARTMENT OF MOTOR VEHICLES—an identity thief could obtain a drivers license in your name and accumulate traffic tickets in you name.

2. SOCIAL SECURITY—an identity thief could use your Social Security number for employment purposes and you could get the tax bill.

3. MEDICAL INFORMATION BUREAU—an identity thief could use your personal information to obtain prescriptions or medical help which might reduce your available benefits.

4. CRIMINAL IDENTITY—an identity thief could use your information to escape fines or jail time.

5. FINANCIAL IDENTITY—an identity thief could use your information to obtain money, goods, or services leaving you with the bill.

**Professionals steal your identity; it is imperative that you have professionals restore your identity!** That includes specially qualified identity theft legal services locally and probably in other cities/states. Licensed professionals know what to do, who to contact, to get your identity corrected and restored. **This is what we offer.**

## HOW THIEVES GET YOUR IDENTITY:

- **Dumpster Diving**—They rummage through trash looking for papers with your personal information on it.
- **Skimming**—They steal card numbers by using a special storage device when processing your card.
- **Phishing**—They pretend to be financial institutions or companies and send spam or pop-up messages to get you to reveal your personal information.
- **Changing Your Address**—They divert your billing statements to another location by completing a change of address form.
- **Old-Fashioned Stealing**—They steal wallets and purses; mail, including bank and credit card statements; pre-approved credit offers; and new checks or tax information. They steal personnel records, or bribe employees who have access.
- **Pretexting**—They use false pretenses to obtain your personal information from financial institutions, telephone companies, and other sources.

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## TIPS TO AVOID IDENTITY THEFT (See next page for definitions & details)

1. Shred Financial Documents
2. Never Click on Links in Unsolicited E-mails
3. Do Not Use Obvious Passwords
4. Do Not Give Out Personal Information
5. Protect Your Social Security Number
6. Keep Your Personal Information in a Secure Place
7. Be Alert to Bills that Do Not Arrive when They Should
8. Be Proactive about Unexpected Credit Cards or Account Statements
9. Be Alert for Credit Being Denied Unexpectedly
10. Respond Immediately to Calls or Letters about Purchases You Never Made
11. Check Your Credit Report
12. Regularly Review Your Financial Statements
13. Close Any Accounts that have been Tampered With or Established Fraudulently
14. Go Paperless
15. Store Your Financial and Personal Information in a Storage Box by Year
16. Be Alert when Responding to E-mails
17. When Contacted by an Institution by Phone, Tell Them You will Call Them Right Back
18. Opt Out of Pre-Approved Credit Offers
19. Get a Locking Mailbox
20. Copy All of Your Credit Cards and Save Them in a Secure File at Home
21. Carry Only One or Two Cards at a Time

## TIPS TO AVOID IDENTITY THEFT:

### 1. SHRED FINANCIAL

**DOCUMENTS:** Any paperwork with personal information should be put through a shredder before being thrown away.

### 2. NEVER CLICK ON LINKS IN

**UNSOLICITED E-MAILS:** Since “phishing” is becoming a common problem, use up-to-date firewalls, anti-spyware, and anti-virus software to protect your home computer. Good anti-spam software is a must. Plus, never click on links in e-mails. Instead, open a new window and go to the website address you know in order to enter information. (Fake PayPal e-mails are becoming more common, so be extra wary when dealing with these.) You might also want to avoid e-mail archiving in the event that someone hacks into your account.

### 3. DO NOT USE OBVIOUS

**PASSWORDS:** These include your birth date, mother’s maiden name, or the last four digits of your Social Security number.

### 4. DO NOT GIVE OUT PERSONAL

**INFORMATION:** Whether over the phone, through the mail, or over the Internet, don’t share your information unless you know who you are dealing with.

### 5. PROTECT YOUR SOCIAL SECURITY

**NUMBER:** Never carry your social security number in your wallet or write your social security number on a check.

### 6. KEEP YOUR PERSONAL

**INFORMATION IN A SECURE PLACE:** This is especially important with roommates, outside help, or if you are having work done in your home.

### 7. BE ALERT TO BILLS THAT DO

**NOT ARRIVE WHEN THEY SHOULD:** If they do not arrive, they may have been routed somewhere else.

### 8. BE PROACTIVE ABOUT UNEXPECTED CREDIT CARDS OR ACCOUNT STATEMENTS:

If an account or credit card arrives that you did not open/activate, someone else did. Call the company immediately and have it closed/canceled.

### 9. BE ALERT FOR CREDIT BEING DENIED UNEXPECTEDLY:

Credit is often denied for a variety of reasons, one of which is when too much credit is opened in a short period of time. Being denied credit may mean that someone else

has opened accounts in your name.

### 10. RESPOND IMMEDIATELY TO CALLS OR LETTERS ABOUT PURCHASES MADE:

Credit card companies create a profile of their clients detailing out the most common places a customer shops and the items that they frequently buy. If something is purchased that does not suit your profile, they will contact you for verification. Respond to the notice right away to head off potential theft and damage to your credit.

### 11. CHECK YOUR CREDIT

**REPORT:** Any credit opened in your name will show up on your credit report. By staying on top of this, you will be able to stop identity theft before too much damage occurs.

### 12. REGULARLY REVIEW YOUR

**FINANCIAL STATEMENTS:** Look for any charges that you did not make. Also not that consumers usually have only 30 days to dispute items they did not authorize.

### 13. CLOSE ANY ACCOUNTS THAT HAVE BEEN TAMPERED WITH OR ESTABLISHED FRAUDULENTLY:

Get a new card with a new number and close the old card, since this alone may stop a thief in possession of your information.

### 14. GO PAPERLESS:

You can receive many of your bills through your e-mail/online banking instead of having them mailed. By requesting this benefit, you keep account numbers and personal information private. You are also able to save hard copies directly to your hard drive, which allows you to find the information quickly and easily when needed.

### 15. STORE YOUR FINANCIAL AND PERSONAL INFORMATION IN A STORAGE BOX BY YEAR:

This is especially important when dealing with taxes since the IRS can demand to see evidential proof of deductions for as long as eleven years after you file. By keeping it in a storage box, you can shred the contents when the time period is up. Note: this does not include social security numbers.

### 16. BE ALERT WHEN RESPONDING TO E-MAILS:

E-mails are now commonly used to steal or “phish” information out of consumers by making the e-mail look as if it came directly from a financial institution. If you respond to the e-mail, you encourage them to continue try-

ing to get personal information from you. Simply add the address to your spam list to keep them from contacting you in the future. Visit the addresses you know if you are concerned the notice is valid.

### 17. WHEN CONTACTED BY AN INSTITUTION BY PHONE, TELL THEM YOU WILL CALL THEM RIGHT BACK:

Let them give you their name and number, but do not call that number back. Instead, call the number on the back of your card and ask to speak to a representative about your account. Let them know that you were contacted and ask them to verify any problems. All account managers have access to the same information, so they will be able to see if there is a problem with your account or not.

### 18. OPT OUT OF PRE-APPROVED CREDIT OFFERS:

Although I do not personally believe that people can get your identity through pre-approved credit card applications without your social security information, it never hurts to opt-out of credit card offers. By doing so, you lessen the amount of mail that comes to your mailbox, and you will still be able to apply for credit online. Check out the FTC’s Consumer Alert webpage to see all the ways you can opt out.

### 19. GET A LOCKING MAILBOX:

This is an especially good idea for anyone in a nice area. The nicer the area you live in, the more ideal a target you make to an identity thief because they assume you have more money for them to steal.

### 20. COPY ALL OF YOUR CREDIT CARDS AND SAVE THEM IN A FILE AT HOME:

By having a copy of the card (front and back) in a locked filing cabinet or other safe place, you will be able to quickly and easily contact your creditors should your purse or wallet ever be stolen.

### 21. CARRY ONLY ONE OR TWO CARDS AT A TIME:

Lock away all the other cards in a safe place and carry as few cards as possible. This way, if someone ever gets into your wallet or purse, you will notice immediately if a card is stolen and be able to report it right away.

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*Because Identity Thieves ARE Equal Opportunity Violators!*



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Fraud Solutions Group**

*Don't get caught unprotected or unprepared!*

## Warren Q. Marr III, CITRMS

### Certified Identity Theft Risk Management Specialist™ (CITRMS)

Five areas of study and testing must be completed to receive this certification:

- Understanding Identity Theft
- Credit Reports, Specialty Reports and Public Records
- Consumer Protection Law Summaries
- Identity Theft Risk Management and Resolution
- Identity Theft Risk and Issues for Businesses

**Warren Marr** is one of the first individuals in this area to receive this special certification (June 2007). **It qualifies him to counsel individuals about identity theft.** He also has knowledge of consumer laws that have been developed to help consumers if they happen to become victims as well as the information they need to begin restoring

their identity if it is compromised. As an identity theft specialist, he welcomes the opportunity to hold educational workshops on identity theft & speak to organizations regarding identity theft.

Special person concern of his is health care entities and religious entities. We know that health care entities are required to be compliant with HIPAA regulations, but that alone does not make them identity theft compliant. Many churches receive checks, conduct marketing of items receiving credit/debit card information and have records on hand. They too are required to be compliant with these new laws. To find out more about identity theft or to schedule Warren Marr to speak, call today!

Churches: Ask about my sermon  
*"A Stolen Identity."*

***Because Identity Thieves ARE  
Equal Opportunity Violators!***

**GET INFORMED! GET PROTECTED! GET HELP!**  
***Log onto [www.idtheft5.com](http://www.idtheft5.com)!***

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