

"Protect Your Identity"



Eleanor E. Spring - October 2009

Oh my God you just found out that someone got into your checking / savings account and took some of your money, you run to the bank and hysterically explain to your bank representative that you've just become a victim of identity theft. Your bank representative calms you down by telling you that they will close down your accounts, start a fraud investigation and in a few days whatever money was taken from you will be returned to you by the bank. You breathe a sigh of relief and go merrily on your way thinking WOW that was a close call but I caught it in time and everything is O.K. Right? WRONG!

If you stop long enough to think about how someone got into your checking/ savings account you'll realize that someone had to have your personal information and if someone had enough of your personal information to break into your bank account someone has YOUR PERSONAL INFORMATION, and more than likely you will be victimized again.

Despite your best efforts, your sensitive personal information is out there, stored in hundreds of databases with numerous companies. I've listed below a sample list of just a few of the companies that store your data.

You already know of the three credit bureaus which keep tabs on your credit

history, but most don't know there is a fourth one called Innovis and you may not be aware that similar files track your insurance claims, health history, checking accounts, your background, purchase returns, rental history, and mailing lists.

1. **Your insurance claims:** ChoicePoint, is a data brokerage house located in Georgia, which stores information based on automobile / property claims information reported by insurers
2. **Your health history:** The MIB consumer file database is maintained by the MIB Group which warehouses information about your health, disability income, critical illnesses, long-term-care insurance, your prescription drug history and much more.
3. **Your purchase returns:** The Retail Equation maintains information on merchandise returns made to an undisclosed number of national retailers.
4. **Your rental history:** First Advantage Safe Rent maintains a landlord-tenant database of 34 million records and a subprime payment history database of 40 million records of screened prospective renters.
5. **Mailing lists:** This is the Wild West of databases. Two major players are USADATA, which has delivered more than a billion names to over 100,000 companies, and InfoUSA, whose databases contain 210 million consumers.

These are just a few of the data warehouses that store and sell your personal information, so if you think you are safe from further identity theft once you close down your checking account you better think again. The only way you have a chance of being protected is to notify each and every one of these data warehouse to place fraud alerts on

your file, a job best left for the professional because it can take on average 300- 600 hours of telephone calls and letter writing.

A professional fraud / identity theft recovery service can help you track and manage your information, have your name removed from mailing lists and stop unsolicited preapproved credit card offers which can lead to identity theft. And since some of your personal data will always be out there no matter what you do, a service that prevents and detects fraud identity theft and assists in identity recovery may be just the safety net you need.

To learn more, call:

**SpringAction Fraud Elimination
(S. A. F. E.)**

516-944-8024 / 877-643-3287.

Eleanor E. Spring
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