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## To valley residents: Don't be so polite

*Fraud expert says too many of us are still willing to volunteer information*

By Jennifer Moody

Albany Democrat-Herald

ALBANY — Jan Margosian smiled at the audience gathered at the Albany Senior Center and asked for a show of hands.

“How many of you are 50 to 65?” Margosian, the consumer information coordinator for the Oregon Attorney General's office, wanted to know. Several hands went up.

“How many of you have a major credit card?” she went on. “How many of you drive an SUV? ... Who watched ‘Gray's Anatomy’ last night?”

Then she asked one thing more: “Why are you answering these questions? None of that is my business.”

About 30 people turned out Saturday for the 25-year financial fraud expert's presentation, “How to Avoid Identity Theft and Fraud.”

The trouble with a lot of Oregonians, Margosian said, is that they're too darned polite. And the more questions they answer, the more likely they are to be a victim of identity theft and other scams.

It's not necessarily that the people who are fishing for your information plan to use it themselves. However, she said, they can sell that information for big bucks to people who will, so don't make it easy for them.

Don't fill out product survey cards, or cards for drawings or giveaways, Margosian said. Run discarded mail through a cross-cut shredder.

List both your land line and your cell phone on the national “Do Not Call” registry. Screen your telephone calls and don't leave personal information on your answering machine.

“Watch for the little things,” she said.

Oregon is 13th in the nation for the number of identity thefts per capita. The average case involves a loss of about \$10,000 and about three years of trying to get out from under the problems it causes, Margosian said.

Identity theft is hard for the Attorney General's consumer division to go after because it's considered a criminal issue, not a civil one, Margosian said.

She urged her audience to support tougher civil laws, such as a bill in the works that would require businesses to notify customers of a data breach as quickly as possible, and would allow identity-theft victims to freeze their credit files.

Men and women in the audience took notes and peppered Margosian with questions, about everything from using credit cards online to whether to keep car insurance information in the glove box.

Margosian suggests using a credit card with a low charge limit, perhaps \$500, to make online purchases or when traveling.

Insurance information does need to remain in a vehicle, she said, but if you tuck it somewhere other than a glove box — perhaps in a pocket of the sun visor — a thief in a hurry just might pass it by.

Other scams can be just as devastating as identity theft, Margosian noted. People can protect themselves by reading the

fine print, especially on cell-phone contracts, credit-card bills and motor-vehicle sales; dealing only with licensed and bonded contractors; avoiding foreign lotteries and skipping pretty much any product or service that promises to lower the price of gas.

Most important, she said: Complain.

"If you don't stand up for your rights against a fraudulent business, shame on you," she said. "You've got to do that so we can go after them."

#### **IF YOU ARE A VICTIM**

- Place a fraud alert on your credit reports, and review your credit reports. Fraud alerts can help prevent an identity thief from opening any more accounts in your name.
- Close the accounts that you know, or believe, have been tampered with or opened fraudulently. Call and speak with someone in the security or fraud department of each company. Follow up in writing, and include copies, not originals, of supporting documents.
- File a complaint with the Federal Trade Commission. The FTC can refer victims' complaints to other government agencies and companies for further action, as well as investigate companies for violations of laws the agency enforces. Use the online complaint form at <http://www.ftc.gov/bcp/edu/microsites/idtheft/index.html>, or call the FTC's Identity Theft Hotline, toll-free: 1-877-ID-THEFT (438-4338); TTY: 1-866-653-4261; or write Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.
- File a report with your local police or police in the community where the identity theft took place.

Source: Federal Trade Commission, "Fighting Back Against Identity Theft"

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