

Obituary Scam Alert!

The loss of a loved one is a time filled with many emotions, and many final arrangements to be made. During this busy time, don't let scam artists take advantage of your loved one. Scammers gather information from obituaries for names and addresses, then they buy Social Security numbers and other personal data, such as credit histories of the recently departed on the internet, finally they sell this information along with fake driver's licenses to people with bad credit. Then credit accounts, large purchases, or car loans are made in the name of the deceased. There are steps that can be taken to help prevent identify theft of deceased persons.

- **Don't include details such as day and month of birth (use only the year) or address in obituaries. Aside from preventing identity theft, you don't want thieves to visit the house, helping themselves while you're interring a loved one.**
- **Mail copies of the death certificate to all three credit reporting bureaus – Equifax (800) 685-1111, Experian (888) 397-3742 and TransUnion (800) 888-4213 – and all credit issuers to cancel accounts right after the person dies.**
- **Contact your state department of motor vehicles to cancel any driver's license and prevent duplicates from being issued.**
- **A few weeks after taking these measures, run a credit report on your loved one to ensure there's no suspicious activity. You can get a free report from each bureau at www.annualcreditreport.com.**

New 'Jury Duty' I.D. Theft Scam Reported

The FBI is reporting that a growing number of people are receiving fraudulent phone calls, in which a person claiming to be a jury coordinator threatens the person taking the call with arrest for failing to respond to a summons for jury duty. When the recipients protest that they were never contacted, the scammer asks for a Social Security number and date of birth to verify the information and cancel the arrest warrant. The callers often claim that there is a fine involved in failing to respond - which can be paid over the phone by providing a Visa or MasterCard number. Most of us naturally take a summons for jury duty seriously, which makes this a particularly effective and sinister type of fraud. By claiming they represent the court system, the thieves are able to use intimidation to try to bully people into giving up their information. Facing the unexpected threat of arrest, victims are caught off guard and may be especially willing to cooperate any way they can to 'fix' the situation.

The fraud has been reported in about a dozen states, with both the FBI and the Federal Courts issuing nationwide alerts and posting warnings on their Web sites.

We want to re-emphasize to our members the importance of keeping their personal information secure and refusing to share it with any unsolicited phone caller or e-mailer. With enough information, scammers can assume your identity and empty your accounts. A warning about the jury duty scam can be found on the FBI Web site at http://www.fbi.gov/page2/june06/jury_scams060206.htm.