

Consumer Update!

FREE Identity Theft Protection in Under 43 Minutes with Nothing But Your Telephone!

(Criminals Hate It! But your friends and family will NEVER forget that YOU were the ONE who SHARED IT with them!)



(PLEASE... DO FEEL FREE TO SHARE THIS REPORT WITH YOUR FRIENDS AND FAMILY. JUST MAKE SURE THAT YOU DON'T MAKE ANY CHANGES TO IT AND THAT ALL LINKS REMAIN INTACT. JUST THINK... IF EVERYONE FOLLOWED THE INSTRUCTIONS IN THIS REPORT, WE COULD VIRTUALLY ELIMINATE IDENTITY THEFT!)

It was a Tuesday afternoon and just “another day” for Robert George. He kissed his wife good bye and dropped his kids off at school. Little did he know in 15 minutes his life would begin to change. It started with a call from Bank of America about an overdue credit card bill. Robert was shocked as well as offended by the call as he ALWAYS paid his bills on time.

The Representative persisted with threats that “they need a payment immediately or his account would be reported as past due!” Robert became infuriated yelling into the phone at one point “I already paid you!” 48 hours later Robert received another phone call. This time from a credit manager at Home Depot asking to speak with him about a recent application he submitted.

At this point the lights went on when he exclaimed to the caller “I never applied for a home depot card!” Robert quickly rushed home and began an investigation. Not into anyone else, but simply, HIMSELF! His heart raced as he accessed all his credit reports online... finding that someone (acting as him) had not only leased a luxury beachfront apartment in Miami, but also purchased a 2008 Nissan 350Z and rang up \$11,000 in debt on a Bank of America Visa card!

By the time all the damage was assessed the perpetrator had used Robert’s identity to access over \$44,000 in cash and credit! The bad news was not that that the FBI guidelines only allow them to investigate allegations of criminal activity where the loss is OVER \$50,000, but rather the FACT that:

A.) Robert George was a Police Officer!

And...

B.) This ALL could have been PREVENTED with what I have to give you at NO Charge today!

Listen. This is Serious.

This report is yours at NO Charge and while I.D. criminals hate it, your friends and family will NEVER forget that YOU were the ONE who SHARED IT with them! Read it, share it, use it—it’s yours for free!

HOW TO GET FOR FREE WHAT "LIFELOCK" AND OTHER COMPANIES CHARGE YOU UP TO \$220 A YEAR OR MORE FOR!

(Article excerpt)

According to a Federal Trade Commission survey in 2003, about 10 million Americans — 1 in 30 — had their identities stolen in the previous year, with losses to the economy of \$48 billion. Subsequent surveys, by Javelin Strategy and Research, a private research company, found that the number of victims had declined to nine million last year but that the losses had risen to \$56.6 billion. In Arizona, one in six adults had their identities stolen in the last five years, about twice the national rate, according to the Javelin survey. Arizona officials have responded with a preventive mantra: shred all documents and

avoid giving Social Security numbers or bank account numbers to strangers over the telephone or the Internet. The State Legislature has passed tougher penalties for people caught stealing or trafficking in stolen identities.

But the real problem, many officials and consumer advocates say, lies elsewhere. In recent years banks have campaigned energetically to extend more credit to more people with fewer hassles, and retailers and consumers have embraced instant, near-anonymous access to credit.

Last year a group of prosecutors, law enforcement officers and security executives from banks and credit card associations met to discuss ways of curbing identity theft. The group had plenty of ideas, including PIN numbers or fingerprint verification for all credit card purchases and a ban on mailings that include blank checks.

But all ran counter to the promotional campaigns of banks and, banks say, to the desires of consumers.

"There's a disconnect between corporate leadership at financial institutions and their security departments," said Brad H. Astrowsky, a former prosecutor who was part of the group. "Marketing people are ruling the day in banking. They can do things to fix the problem, but they have no incentive and motivation to do it. Preventing something from happening is a cost. What's the benefit? It's hard to quantify."

A HOT SPOT FOR THIEVES

Several factors converge to make Arizona a hot spot for identity theft. Maricopa County, which includes Phoenix, is one of the fastest-growing counties in the nation according to the Census Bureau, and its growth exaggerates trends that exist in many communities: a mobile population and high numbers of immigrants and retirees. It also has a heavy traffic in methamphetamine.

Methamphetamine users, whose binges keep them up for days in a row, have the time to sort through trash or old mail for Social Security numbers, bank account numbers or other identifying information, said Andrew P. Thomas, the county attorney. Dealers trade drugs for stolen identities that they use to launder their profits.

Nearly half the identity theft cases in Mr. Thomas's office have a connection to methamphetamine, he said.

At the same time, he added, "More than half of the illegal immigrants entering the U.S. come through Arizona," creating a market for fraudulent Social Security numbers and driver's licenses. Though Arizona passed the nation's first identity theft law in 1996, law officers say they are fighting a crime that is as swift and adaptive as the economy it exploits.

The newest wave of thefts here involves copying the magnetic strip from a victim's credit card onto the back of another. When thieves use the doctored cards, the transactions are charged to their victims' accounts. "Even if the cashier asks for my driver's license, the name on the front is going to match," said Todd C. Lawson, an assistant attorney general in Phoenix who specializes in identity theft prosecutions.

The machine to copy the magnetic strip, Mr. Lawson added, is the one nearly every hotel in America uses to recode room key cards.

And the county's Web site, which earned a place in the Smithsonian's permanent research collection on information technology innovation, has made Social Security numbers and other information, once viewable only by visiting the county recorder's office, accessible to anyone with an Internet connection. Police officers and prosecutors in Phoenix knew of just two cases involving public records, but most victims do not know how their identities are stolen.

For local law enforcement, pursuing even low-tech, small-time thieves is often complicated and expensive. The victim could be in Arizona, the thief in another state and the transactions spread all over the world. "If someone goes on the Internet and buys goods from Bangladesh, do you call witnesses from Bangladesh?" asked Barnett Lotstein, a special assistant county attorney.

Mr. Lawson said, "I don't think we prosecute 5 percent of it."

On a recent afternoon, Lt. Russ Skinner, who runs the county sheriff's computer crimes division, hefted three vinyl binders onto a wooden table. For the detectives in his unit, this is what the "crime of the 21st century" looks like: photographs of litter-strewn hotel rooms, and of a 33-year-old woman in various stages of methamphetamine-fueled decline.

When detectives caught up with her last August, after nearly three months of investigation, the woman was paying other users to steal mail for her — especially preapproved credit offers — and had parlayed those into credit cards or fraudulent accounts in 46 different names. She had secured housing, utilities and a series of small online loans in her victims' names.

"She wasn't the smartest or the most creative," Lieutenant Skinner said. "She just knew how to get it done."

A CONNECTION TO DRUG USE

In the past, a drug user who needed money might go into a convenience store with a gun, Lieutenant Skinner said. "They're on the surveillance camera. They might get shot. They might get stopped in the parking lot for having a broken taillight," he said. "Now they can just sit at a computer, no one sees them and they can buy whatever they want."

Officials here began to notice a sharp rise in identity theft about five years ago, said Paul K. Charlton, United States attorney for the District of Arizona.

"The first tip-off was that we started to see a lot of mailbox break-ins by tweakers," Mr. Charlton said, referring to methamphetamine users.

When police officers raided home methamphetamine laboratories that were then proliferating on the outskirts of town, they found stacks of stolen mail or notebooks filled with credit card information. They also found thieves were using acetone, an ingredient used in methamphetamine production, to "wash" the ink off checks, a simple means of identity fraud.

These small laboratories lend themselves to identity theft rings, said John C. Horton, a White House aide in the Office of National Drug Control Policy. In a laboratory, one or two people typically have some technical knowledge, and others specialize in procuring materials.

Identity theft rings follow the same pattern, with a handful of grunts stealing mail for one person who knows how to turn the information into credit cards or checks, Mr. Horton said. "It doesn't seem to happen with cocaine or heroin because we don't produce heroin and cocaine in this country," he said.

"Meth production is to some degree a social activity in the same way as identity theft."

Though the Arizona police have closed many laboratories, the identity theft rings have survived or multiplied. From its commercial downtown, Phoenix extends in a patchwork of satellite communities, some so new that the highway connecting them does not appear on the maps in the central post office.

In the mid-1990's, as Phoenix's population boomed, the Postal Service created cluster mailboxes that served whole housing developments. Like other conveniences associated with the city's rapid growth, the boxes have proved a boon for identity thieves.

"You can jimmy one open and get everyone's mail at the same time," said Mr. Lawson, the prosecutor. After numerous break-ins, the Postal Service has spent \$12 million on reinforced mailboxes, but many communities here still have the old ones. Some thieves drive around neighborhoods with their laptops until they find a resident's unsecured wireless Internet connection. If the police investigate a fraudulent purchase, they will trace it to the customer with the connection, not to the thief who placed the order.

Since 1994, a Phoenix security officer named Bob Hartle, frustrated by his own experience with identity theft, has led an often lonely campaign for tighter controls on organizations that handle people's data, and curbs on the way credit card companies, banks and stores grant credit.

Data breaches in the last year have exposed the personal information of more than 80 million Americans, according to the Privacy Rights Clearinghouse, a nonprofit organization that follows identity theft. On May 3, a thief stole computer disks holding the names, Social Security numbers and other information of 26.6 million veterans from the residence of a Department of Veterans Affairs employee who had taken the data home without authorization. In most states, organizations are not required to tell consumers if their identities have been compromised.

"It's the sharing of data without necessary safeguards that enables this crime to grow as it has," said Torin Monahan, an assistant professor of justice and social inquiry at Arizona State University. "The response is always 'protect yourself, go to these workshops, get a shredder.' That diverts attention away from the extent to which these are systemic problems."

Seventeen states have passed "credit freeze" laws enabling consumers to prevent banks or credit agencies from issuing new accounts in their names. But here, as in other states, businesses have successfully opposed such legislation. "They're fighting us tooth and nail," said Mr. Hartle, who runs ID Theft Services Inc., a nonprofit organization that provides free help for victims.

"Banks, credit card companies, retailers want to make it easy to buy," Mr. Hartle said. "They write off identity theft as a cost of doing business. So whenever legislation comes up that's going to cost them money, they throw themselves against it." Nessa E. Feddis, senior federal counsel for the American Bankers Association, said freezing credit could create problems for consumers, especially if they needed to get a new cell phone or change residences in a hurry.

"A credit freeze is one of those things that sounds like a good idea, but people don't realize how often they need to use their credit report," Ms. Feddis said. "There's a balance between security and convenience." She continued, "We all want fraud to go away, but we don't want to take 20 extra minutes every time we do online banking. We like buying airline tickets online, but there's a risk." Though consumers worry about identity theft, Ms. Feddis said, banks absorb most of the losses.

Credit card companies point to new monitoring systems that have reduced loss from fraud as a percentage of overall transaction volume. At Visa, fraud accounted for 7 cents per \$100 in transactions, down from 18 cents per \$100 in 1990. "We could have a system reducing fraud to zero basis points, but it wouldn't meet what consumers are demanding," said Rosetta Jones, a Visa spokeswoman. "We need to deliver what consumers want in a way that is secure."

Fritz M. Elmendorf, a spokesman for the Consumer Bankers Association, described a chess match with identity criminals. For example, banks now protect pre-screened credit card offers with address-matching technologies that make it harder for thieves to have cards sent to a drop address, Mr. Elmendorf said. "There are more tools today than ever to ascertain the identity of a credit applicant," he said. "And the industry can point to a lot of things — some of which they won't talk about in detail — to validate people."

In the community of Chandler, southeast of Phoenix, Bobby Joe Harris questioned the efforts of businesses and banks to protect his identity. Mr. Harris, 60, is a retired police chief. His wife, Judy, is a retired bank manager. Last December, Mrs. Harris was shopping at a Sam's Club store when a cashier said their membership had been canceled. When Mr. Harris tried to reactivate their membership in January, he learned that the store had issued a new credit card on their account to a woman who had said she was the couple's daughter.

"I don't have a daughter," Mr. Harris said. "I told the lady, 'I don't think so. '"

In two phone calls, possibly working with a store employee, the thief had raised the Harris' credit limit to \$10,000 from \$3,500 and then to \$15,000, and had run up charges of \$11,093. No one had called them.

"It was only by luck that we found out," Mr. Harris said.

SEEKING PROTECTION

Though like most consumer victims the Harris' did not have to pay the bogus charges, they now pay \$220 a year to LifeLock, a protective service that started last September in Phoenix. The company's core

service is simple: Whenever a bank or other business requests to look at a LifeLock subscriber's credit history, the company gets a fraud alert asking to confirm that the customer applied for credit.

Federal law empowers consumers to get these alerts on their own, but they must reapply regularly to one of the three companies that issue credit reports.

Other companies offer different protections. None has had to prove that its services are effective.

When the Maricopa County recorder's office began posting records online in 1997, it was one of the first in the country to do so. Since then, legislatures in other states, including New York and Florida, have wrestled with whether — or how — to make their information available online.

A law in Florida requires that all Social Security and financial account numbers be stripped from online records by 2007, although new legislation may delay that another year.

In Phoenix, the county recorder's office posts 8,000 to 10,000 documents a day. Most are innocuous, but some, including divorce decrees and tax lien records, have sensitive information. "I'm not insensitive to people's fear," said Helen Purcell, the county recorder. "I have the same fear. My information is out there, too." But it is far too late to start editing Social Security numbers or other data from the county Web site, she said. "We have 100 million documents out there now."

In the absence of full security, Arizonans cling to what protections they can. On a recent morning in Ventana Lakes, a development of older residents northwest of Phoenix, Lois Owen and Joan Schanks joined a small procession of neighbors to a community "shredathon" organized by the attorney general's office and AARP. Since the first shredathon last fall, residents around the state have carted 12 tons of paper to the mobile machines, in many cases supplementing the shredding they do at home.

"It's a big relief," Ms. Schanks said as she watched 20 pounds of old bank statements disappear. Yet even with the shredding, the residents here cannot begin to estimate how many people have their personal information, or how tempted any of those individuals may be to sell that information, Mr. Lawson, the prosecutor, said.

"You can take all the precautions you want," he said. "But everyone's exposed to a certain extent."

THE TRUTH ABOUT IDENTITY THEFT

Here's a harsh reality: Most identity theft prevention advice is worthless.

Most of the "basic" methods for identity theft prevention don't actually do anything to stop it. With that in mind, who can really blame you if you haven't taken any REAL steps to preventing identity theft? How could you possibly do something about it when you haven't known what to do?

So nobody here is going to blame you if you didn't realize that it is possible to **PREVENT** a thief from doing damage to your credit by opening up fraudulent accounts in your name. **Yes, I said PREVENT".**

You can stop them dead in your tracks (BEFORE they do any damage), and it won't cost you a DIME. Of course, it doesn't help that the credit bureaus don't care about accurate reporting. They profit from you whether your report is accurate or not. **They profit whether your identity gets stolen or not.**

In fact, the time they have to spend to correct your report causes them to LOSE money, so they'd rather leave it in shambles than bother with correcting it.

In this world full of selfishness and greed, nobody is on your side but you. **The thieves certainly aren't going to be careful with your credit, and if it gets messed up, fixing it is virtually guaranteed to be a nightmare.** So the best approach is to TAKE STEPS TO PREVENT ID THEFT from **ever** happening in the first place (and I'm going to show you exactly how!)

If **you don't care** about your finances, your credit, or your future, then you can *skip this report* and continue shredding documents and hiding your social security number—and continue living in the **dream world** where those things are actually enough to protect you (*and believe me, no such world exists*).

As for the rest—those who value their livelihood—it's wise to keep reading, and carefully take in every morsel of information that I'm about to share with you.

WILL YOU BE A VICTIM?

Contrary to popular belief, statistics show the majority of identity theft does **NOT** result from the internet as most consumers have been led to believe. In fact, less than 10% of identity theft cases (where data compromise can be determined) originated online. In almost 50% of cases consumers are the ones who detect the breach. In nearly 40% of cases the criminal was someone who was in close contact with the victim (friend, relative, neighbor, coworker, in-home employee, waiter/waitress or financial institution employee). In the end, nearly one third of identity theft cases come from a stolen wallet/purse, checkbook or credit card.

It used to be that senior citizens were the largest target for ID theft. No more! Thieves are targeting all ages now, so ANYONE between the ages of 18 and 100 is at risk. The highest risk is the 25 to 34 age group—those who are also the most likely to NEED credit, and to be hurt by a damaged report.

We've all heard the saying "An ounce of prevention is worth a pound of cure". Yet, no one is practicing it in the pandemic of identity theft.

Credit monitoring is nice but only 11% of consumers ever catch identity theft through this means. Identity Theft Insurance (according to many experts) is even more of a hoax. It's a product marketed by playing on the fears of American consumers which does nothing more than assist them in cleaning up the mess only AFTER their identity has been stolen.

YOUR OUNCE OF PREVENTION...

The following is a completely different approach to preventing and protecting yourself from identity theft. It is based on the **reality** that we live in a world where there is **zero privacy** of personal data—meaning that your name, address, phone number, social security number, date of birth, and even your mother’s maiden name can be obtained by **ANYONE** for a fee.

With this “different” approach we break down identity theft into two distinct categories:

- 1.) Basic Identity Theft
- 2.) Credit Hijacking

By definition “Basic Identity Theft” is when the perpetrator steals your identity and then uses it to obtain NEW credit accounts for their personal gain. “Credit Hijacking” falls under a criminal stealing your identity in order to access and use your EXISTING credit accounts. Each type of fraud is different and therefore so is your plan of defense.

BASIC ID THEFT DEFENSE:

The best proactive defense against basic identity theft is through the placing of an “Initial Fraud Alert” on all three of your credit reports. This “Initial Fraud Alert” accomplishes three important factors:

- 1.) Your name and personal information can no longer be sold by the credit bureaus to ANY third parties for any marketing purpose (i.e. credit card offers, loan solicitations or credit pre-screenings).
- 2.) No one can be approved for credit with your personal information until the creditor personally calls you at the telephone number you list on your consumer credit report.
- 3.) Requesting this initial fraud alert entitles you to a free copy of all three credit reports (one copy from each of the three major credit reporting agencies). Please be advised that this is an “Initial Fraud Alert” which lasts only 90 days. To extend the fraud alert and obtain the above mentioned benefits for 7 years you will need to write to each credit bureau at the address provided within your initial fraud alert confirmation letter. (Note: It is likely credit bureaus will make the extended alert harder to obtain as a great deal of their revenue comes from the third party rental and sale of your information).

*If you feel this is paranoid thinking, then consider the story of Amy Boyer: In 1999 Miss Boyer had an old high school classmate (Liam Youens) come back into her life many years later. Mr. Youens obtained Amy’s SSN and other personal information after paying Docusearch Inc. \$150. After Youens shot Miss Boyer to death he then turned the gun on himself. Today the company tells visitors to its website that “not all searches are available to the public” and some are reserved for the investigative and legal industry. How’s **that** for homeland security?*

FRAUD ALERT INSTRUCTIONS

Equifax: Place alert online at www.alerts.equifax.com or call 1-800-525-6285.

Experian: Place alert online at www.experian.com/fraud or call 1-888-397-3742.

TransUnion: Call 1-800-680-7289.

CREDIT HIJACKING DEFENSE: Most online merchants now utilize a security feature known as “Address Verification Service” or “AVS”. AVS is a security feature for online merchants allowing them to only authorize credit card transactions for merchandise to be shipped to the same address which appears on the consumer’s credit card billing statement. If the address does not match that of the credit card billing statement the transaction will automatically be declined. In other words, if someone gets your credit card number, expiration date and CVV code (the three digit code on the back of the card) the only way a transaction can be authorized online is if the merchandise is shipped to the SAME address that your credit card billing statement is currently sent to.

This is what makes credit hijacking so dangerous. When a criminal hijacks your credit they call up the banks (posing as you) and change your address on your credit cards with your personal information (i.e. last for of SSN and mother’s maiden name) as if you were moving. They then proceed to order thousands of dollars in merchandise (online or over the phone) to be shipped to the “new” address.

Because they changed “your address” on your credit cards they will bypass the AVS security from online merchants and the charges will be approved. The only real defense against credit hijacking is to establish a **personal security code** with all your bank accounts and credit cards.

This is a form of security which goes beyond your SSN, Zip Code, Date of Birth or mother’s maiden name to give you a whole new tier of personal security. This is a unique number or combination of letters and numbers which you create and give to every credit card provider you have. For example, the number could be as simple as “JACOB2801” which is a combination of your best friend as child and the numerical address of the home you lived in growing up.

By establishing this auxiliary pass code with all your credit card providers no one will be granted access to your accounts without providing it to them. Since you are the only one who knows it and it is non-public it is truly secure. In case you’re wondering, you shouldn’t have a problem getting your credit card company do to this. I have yet to find a credit card company that will not allow you to create such a pass code as an added layer of security.

SUMMARY

So now with the initial fraud alert established on your credit reports (and later extended) as well as the personal security code set up with all your bank and credit card accounts, you are virtually identity theft proof— and you did it for FREE. Sure, someone can always “steal” your identity but the real joke will be on them. If they try to open a new credit account anywhere in the country the creditor is going to have to call YOU at the phone number listed on your report before it can be approved and it’s GAME OVER.

If they try to hijack your credit by changing the address on your credit accounts they will be asked for not only the last four digits of your SSN and mother's maiden name, but also your personal security code which they will NOT know and again, it’s GAME OVER.

Please understand that this report deals only with the topic of “**financial**” **identity theft** which is by far the most prevalent today. However, you should be aware you also have the following “5 MAJOR” identities in computers across the nation which are your:

- 1.) Driving Records/History (DMV Databases).
- 2.) Medical Records/History (Medical Information Bureau Database).
- 3.) Social Security Records/History (SSA Database).
- 4.) Insurance Claims/History (C.L.U.E. Database).
- 5.) Criminal, Legal and Public Record databases from birth records and real estate deeds to corporations, trusts and court cases.

10 EXTRA "FINANCIAL" IDENTITY PROTECTION TIPS

- 1.) Keep a list of all credit card and bank account numbers with bank phone numbers so in case of loss or theft they can be notified immediately.
- 2.) Use only one credit card for personal expenses and one card for business expenses and monitor accounts online weekly.
- 3.) Always send or receive mail only through secure and locked mail boxes.
- 4.) Never give out any sensitive information (SSN, Acct #, Pin #, Password Etc) via an email solicitation. Always type in and visit the website directly.
- 5.) Limit the information on your checks to your first initial, last name and address (nothing more).
- 6.) On all credit cards instead of signing your name write "Check ID!"
- 7.) Never use a debit card or Visa/MasterCard Check card as recovering fraudulently accessed funds from these accounts can be extremely difficult.
- 8.) Store all credit cards, bank statements and passports, etc. in a secure and locked place.
- 9.) Never give out your Social Security Number, Drivers License Number or Date of Birth unless they have just cause and really need it.
- 10.) For details about establishing an initial fraud alert on your credit reports visit:
www.experian.com, www.equifax.com, www.transunion.com

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Credit Secrets Bible

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