



TRIAD NEWSLETTER

Safety for Older Adults

Volume 21 Issue 2

April May June 2018

Issued Quarterly

The True Nightmare of a Stolen Check

By Phyllis Rose, Freelance Writer/Editor, RSVP Volunteer

Going over my checking account statement, I saw something that stopped me in my tracks - a check written to a big box store. How could that be? Since I use a debit card, I don't even carry my checkbook with me anymore and I almost never shop at that store. In fact, I couldn't remember the last time I had bought anything there, let alone the \$73 which the statement indicated was the amount of the check. I immediately got my checkbook register and looked up that check. It was written to my trash company in the amount of \$48. I knew I had a problem.

It was a Saturday afternoon so I called the bank's customer service number to report the check had been stolen and washed of its information except my signature and then re-used. Surprisingly, the representative had never heard of washing stolen checks, but he took the information and said they would start an investigation. Until that was complete, I would be out \$73.

The first thing Monday morning, I went to the post office and reported the theft to the clerk who recommended I file a police report. Before I did that, however, I went to my local branch bank. Surprisingly, they had never heard of washing checks either. I had to explain it to them, noting that all the directions for how to do it can be found online.

At the police department, I showed the officer the carbon copy of my check which showed it was not written to the retailer but to the trash company. The officer said he would be contacting the retailer to see if they had video footage since we had information on the time the check was cashed. Unfortunately, the company only keeps video footage for 30 days and we were on day 32 so that was a dead-end.

Then, it was back to the bank where the manager called their customer service number to clarify what was going on. We couldn't get them to understand the check was stolen, the ink washed off except for my signature, and then written out to a retailer. The bank's customer service department seemed to think I was disputing the amount. They never did get that straight. Next, I had to decide whether to close that checking account which would mean any check that hadn't yet cleared would bounce. Plus, I was leaving on vacation in a few days and would not be able to monitor my account from overseas. What if someone drained my account and I needed money in Germany? I would be out of luck.

It was all a nightmare. I eventually got a letter from the bank stating they had determined that no mistake had been made. They gave me and the retailer our \$73 back. They failed to acknowledge that a big mistake had been made - the retailer accepted a check without asking for identification. I'm still angry about that.

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WHAT IS TRIAD?

Law-enforcement seniors, and concerned citizens working together to increase older adult safety and to allay their fears of crime.

You're invited to attend our next Triad council meeting.

**Tues. April 10
9:30-10:30am
at
Senior Services in
Kalamazoo**

TRIAD SPEAKERS BUREAU

Presenters available to give talks on various senior safety concerns

Kalamazoo County Triad

**Contact
Traci Furman**

**269-382-0515
ext.123**

**TFurman
@seniorservices1.
org**

Senior Services



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So, it was obvious I had to make some changes. I no longer mail checks from my mailbox. And, no, I don't live in a rural area. I live in a neighborhood of family homes. Still, the check was stolen during daylight hours. To avoid having your mail stolen, the United States Postal Inspection Service recommends the following:

1. Take your mail to the post office or give it to your letter carrier.
2. Don't leave mail in the box overnight.
3. Report mail thefts to the postal inspector.
4. If you see someone stealing mail, call the police and then the Postal Inspectors at 877-876-2455 and press 3.

My friends and family all recommend changing to online bill paying. I haven't done that yet but I'm sure it's in my future. I don't want another stolen mail nightmare.



www.redmedbox.com or Kalamazoo County Household Hazardous Waste
269-373-5211 for locations of a drop box near you.

Identity Theft: Still A Thing!

By Phyllis Rose, Freelance Writer/Editor, RSVP Volunteer

What's the fastest growing crime in the United States? Identity theft! According to Rob Douglas at www.dentitytheft.info, 15 million Americans have their identities stolen each year. Their financial losses total more than \$40 billion. The theft occurs through high tech means such as government and corporate databases being hacked to the simple everyday stealing of purses and mail. And it's not just access to your bank accounts that the thieves are after, says Douglas. They may want to steal your phone service, your utility service, medical insurance, or mortgages. So, how do you know that your identity has been stolen? According to the Federal Trade Commission (FTC) at www.consumer.ftc.gov, there are several signs such as:

- Withdrawals made from your bank account that you didn't make.
- Calls from debt collectors regarding debts that aren't yours.
- Bills for medical services you didn't use.
- Medical claims are rejected by your health care provider because you have reached your limit and you know you haven't reached the limit.

If these things start happening to you, you need to take action. Here is what you should do, according to Matthew Frankel, writing for The Motley Fool (www.fool.com), a financial services advice company. The first thing is to call the credit card companies or the bank where the thief took out the credit card or the loan. Explain the situation and request the accounts be closed. At the same time, you need to make sure that no other accounts will be opened in your name so freeze your credit. Since creditors must be able to see your credit report before extending credit, this will keep thieves from being able to open a new account in your name. The credit freeze will be in place until you decide to undo it. Frankel also recommends filing a report with the FTC at www.identitytheft.gov. You may also call them at 877-438-4338. At the same time, file a report with the local police. When you go to the police, take a copy of the Identity Theft Report you filed with the FTC, government issued photo ID, proof of address, and any proof you have of the theft. Be sure to get a copy of the police report. You'll also need to write to each of the three credit bureaus: TransUnion, Equifax, and Experian, explaining the situation. On its website, the FTC provides sample letters to use when communicating with the credit bureaus.

All of this takes time and the effect of the theft goes beyond just the financial losses. There is a definite emotional impact. A recent study conducted by the Identity Theft Resource Center, www.idtheftcenter.org, found that 81 percent of victims felt frustration or annoyance while 58 percent expressed rage or anger. A significant percentage expressed fear regarding financial security or personal safety. Others, 51 percent, lost their ability to trust. If you haven't been the victim of identity theft, it's still important to take steps to protect yourself. According to www.usa.gov, don't give out your Social Security number unless it's absolutely necessary. Review your bank and credit card statements regularly. For online accounts, create complex passwords that thieves would never be able to guess. Yes, this is time-consuming and annoying but there's truth in the old adage, "It's better to be safe than sorry."

