



Talk of the Town

Who's in Your Wallet?

My brother-in-law and an acquaintance from scouting have both had their identities stolen. It is very likely that you also know someone whose identity has been stolen. In the last 2 years over 17 million Americans have had their identities stolen (Javelin Strategy and Research). Think about this number - it represents more than 8% of all American adults. According to Javelin, in 2007 9.3 million American adults had their identities stolen and the total fraud amount was \$49.3 billion. Victims can spend hundreds of hours and thousands of dollars recovering from this crime (idtheftcenter.org).

"The time required to pro-actively protect your identity can potentially save you hundreds of hours and thousands of dollars"

Identity theft occurs when someone uses your personal information such as your name, Social Security number or other identifying information, without your permission, to commit fraud or other crimes. Typically, identity thieves use someone's personal data to empty the victim's financial accounts, run up charges on the victim's existing credit cards, apply for new loans, credit cards, services or benefits in the victim's name, file fraudulent tax returns or even commit crimes.

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SCTelcom Annual Meeting is April 18th

Medicine Lodge High School Gym

Hot Meal Starts at 5:30pm (provided by Sterling Caterers)

Guest Speaker: Amy Wilson (Miss Rodeo America 2008)

Entertainment & Door Prizes

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Newsletter comments and feedback?

Contact the Editor at editor@sctelcom.com or by telephone.

Who's In Your Wallet...

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Some of the common sources for identity theft include:

- Stolen mail and credit card offers
- Trash that contains discarded mail and credit card offers
- Pre-texting - thieves steal your personal information over the phone by posing as legitimate companies and request personal information about you or your bank accounts. Even government agencies such as the IRS and the Social Security Administration are imitated by crooks to con personal information from unsuspecting consumers.
- Phishing - is the same as pre-texting but the correspondence is through email
- Stolen wallets and purses.

The following are some things you can do to protect your identity.

- * Shred every piece of mail and credit card offer that you do not wish to keep.
- * Monitor your credit reports. Every consumer has a right to a free credit report each year from the credit reporting bureaus (Experian, TransUnion, and Equifax). www.annualcreditreport.com is the official site for your free annual report from any of the three bureaus.
- * Eliminate unwanted credit card offers by calling (888) 5 OPT OUT or online via www.optoutprescreen.com.
- * You can add a **fraud alert** message to your credit report to help protect your credit information. Fraud alert messages notify potential credit grantors to verify your identification before extending credit in your name in case

someone is using your information without your consent. Remember to renew these fraud alerts every 90 days.

- * Eliminate most unwanted direct mail advertising, email advertising, and telemarketing calls through DMA Preference Service. Check it out online at www.dmachoice.org/consumerassistance.php.
- * Do not respond to phishing and pre-texting attempts.

These methods are not fool proof but they should help you minimize your risk. If you don't want to personally manage your identity protection you can always subscribe to a pay service such as LifeLock or LoudSiren who will stop the unwanted credit card and direct mail advertising and they will set the Fraud Alerts and monitor your credit status for you. Some credit protection services will help you resolve ID theft issues with your creditors and offer guarantees of up to a million dollars if your credit is stolen while using their service.

For more information about identify theft please check out these websites:

- ◆ www.idtheftcenter.org
- ◆ www.privacyrights.org
- ◆ www.ftc.gov (Federal Trade Commission)
- ◆ www.ssa.gov (Social Security Administration)
- ◆ www.irs.gov (Internal Revenue Service)

Remember, the time required to pro-actively protect your identity could potentially save you the hundreds of hours and thousands of dollars that the average victim spends trying to clean up the mess.

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ICE (In Case of Emergency)

If you have a medical emergency or a car accident and can't speak for your self, how will anyone know who you are or if you have any special medical needs? The solution is ICE, which stands for "In Case of Emergency."

If you have a cell phone, take a few minutes now and program your phone. Identify contact names, doctors names and prescribed medicines in your cell phone's directory listing as ICE. You can list additional information as ICE 1, ICE 2, etc.

Valuable treatment time can be lost if medical personnel don't have your medical history, medical condition information or a list of allergies. ICE can save your life.

Storing numbers under ICE on cell phones is the brain child of a British paramedic who came up with this unique way for people to indicate who they want notified in case of emergency. The idea is catching on around the world. Join the crowd and keep yourself safe in times of emergency.

Pass this information on to your friends, neighbors, and family members.

If you are not sure how to program your cell phone, please stop by our Medicine Lodge or Kiowa office for assistance.

