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Informational Alert

Identity Theft - Grave Robbing With A Twist *Protecting Your Loved Ones Good Name After They've Passed Away* by Stacie Harris, Economic Crimes Unit

Protecting your personal information from identity thieves doesn't stop after you've passed away. There are crooks out there who steal the identities of the dead. They scour through obituary notices for names, dates of birth and addresses. The identity crook then buys social security numbers and the other necessary personal information on the internet. The information is then sold on the streets. Who are the buyers? Illegal immigrants, people with bad credit, and drug addicts, to name a few. The information is then used to open up credit accounts and the charging begins. The merchandise bought with these fraudulent accounts is either used by the crook or sold for cash.

When a loved one dies, you are consumed with grief and making the necessary arrangements. You really don't take the time to think about having to protect your loved one's good name. Unfortunately, this is the time that you really have to make the time to make sure their good name and credit history aren't ruined. Most families do not realize an identity has been stolen until collections notices start appearing or liens are placed on the estates.

Steps to Protect the Deceased:

1. Don't include full personal information in an obituary notice. Just use the year that they were born. The full date of birth is really not necessary.
2. Do not list addresses in obituary notices. Listing an address not only gives personal information to an identity thief, but it is also like waving a flag to a crook saying the house is empty, come help yourselves.
3. Notify the Social Security Administration of the death at (800)772-1213. (Hearing impaired at 800-325-0778.)
4. Mail copies of the death certificate, certified return receipt, to **all 3 credit reporting bureaus**, asking that a "deceased alert" be placed on the credit history.

Equifax Office of Fraud Assistance
P.O. Box 105069
Atlanta, GA 30348

Experian
P.O. Box 9530
Allen, TX 75013

TransUnion
P.O. Box 6790
Fullerton, CA 92834

5. Contact the Colorado Department of Motor Vehicle at 1881 Pierce Street, Lakewood, Colorado 80214 and cancel any drivers' licenses to prevent duplicates being issued.
6. Pull credit report of deceased to monitor credit activity. By law, you are entitled to one free credit report from each agency.

Sample letters to credit reporting bureaus and credit issuers can be found at www.idtheftcenter.org.

Other agencies to notify:

Insurance companies - *auto, health, life*

Veterans Administration - *If the person is/was a member of the military.*

Any agency involving a professional license - *bar association, medical licenses, etc.*

Any local membership companies - *video store, library, health clubs, etc.*

Cleaning house:

When going through the personal paperwork of your loved ones, remember to never just throw the documents with personal information in the trash. Be sure to shred it before disposing.

~ IDENTIFY A SCAM BEFORE A SCAM IDENTIFIES YOU! ~