



Ken King column: ID theft can happen to anyone

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An acquaintance recently shared this story with me:

Ken, I have read your articles on identity theft in the past and have taken many of the precautions you have suggested. I take a **great deal** of pride in knowing about all of the precautions, and said "it could never happen to me, I am too careful."

I would like to tell your readers to take **identity theft** seriously.

Recently, I was shopping for a television, Internet, phone and cellular service that would meet my needs and hopefully save some money. One of the providers offered me a special promotional package that gave me more for less and saved me approximately \$30 a month. I think you would agree this **deal** was too good to pass up.

Again, being a smart consumer, I put the service on my credit card so I could get the **reward points** from the credit card company. The rewards program has been very good to me in the past and by charging my new service I also got an additional \$50 prepaid credit card.

All in all I felt good about the deal. That was until I got a call about a week later from my **credit card** company inquiring about an unusual charge on my credit card. It was for a plane ticket for someone from Boston to Orlando. I asked whose name was on the ticket and they told me. I assured them that name wasn't mine. They voided the transaction and credited my account and put an "alert" on the account.

However, I did recognize the name of the person who was on the ticket. It was the person who I had spent a considerable amount of time with putting together and changing my home communications **package**.

I immediately called my new provider to inform them of the situation. It was a Saturday and the "fraud unit" wasn't in. I called right away the following Monday morning and explained my situation. They apologized and said they would get back to me. The

communications company had subcontracted out the new subscription service to another company. I thought I was dealing with the "real" company all along, but that was a poor assumption on my part.

We are in the process of getting it resolved, but I wanted to share this story with you. Everyone really does need to be careful, because it could happen to you. I was just lucky the **credit-card company** called me. I can only imagine how hard it would be to try to get credit back on my credit card a month after the fact. And because I do some traveling it might have gotten overlooked and paid.

The lessons learned I guess are: 1) never trust anyone, 2) make sure you check you statements, 3) identity theft is real and can happen to anyone, even though you think you are taking all of the precautions.

Need answers to your financial questions? Write Ken King, executive director of Family Service Association, at 1930 N. Eighth St., Sheboygan WI 53081 or e-mail him at ken.king@excel.net. Family Service Association is a United Way agency that helps people improve their financial stability and quality of life by providing education, counseling, advocacy and financial management programs.

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