

Kirksville fights identity theft

Truman administration uses strict confidentiality to prevent the crime

BY STACIE SAGASER
AND ROB SAMUELSON
for the Index

Alice Fast took a lot of heat from collection agencies in 2007 after someone used her name and Social Security number to open an Ameren UE account in Illinois.

Fast's ordeal is just one of many examples of identity theft, a crime the U.S. Department of Justice defines as someone wrongfully obtaining and using another person's personal data in some way that involves fraud or deception. Identity theft occurs all over the country and Kirksville is no exception, but preventative measures might reduce chances of becoming an identity theft victim.

Missouri ranked 27th in the country in reported identity thefts with 4,433 complaints in 2008, according to the Federal Trade Commission's 2008 Identity Theft Consumer Complaint Data.

Fast, wife of Mark Smith, assistant professor of communication, said that after filling out a mound of paperwork and filing a police report, Ameren waived the charges from her name.

"After the collection agency called me, I was mad and upset," Fast said. "It took about six months, and it was a huge hassle. ... I now check my credit at least once a year."

Fast said the frequency of identity theft is frightening, and the thieves in her case did not even have access to her credit card. They opened the Ameren account by somehow obtaining her name and Social Security number.

Identity theft in Kirksville

Tim King, Kirksville Police Department deputy chief, said the department receives about three calls per month from new identity theft victims.

"Generally, those cases are occurring over the computer or something like that, and they are extremely hard to trace at that point," King said. "A lot of [theft] happens overseas."

King said he has noticed an increase in identity theft in the Kirksville area within the last several years, though it isn't as rampant as other crimes like auto theft or shoplifting. King said he is not sure how many cases are eventually resolved, because they often involve offenders from other jurisdictions.

King said tracking identity theft in the country is difficult, because law enforcement nationwide uses the same code as ordinary theft, 106, to officially classify it.

King said the only identity theft cases that can be solved in Kirksville are the ones that begin and end within the city limits.

If the cases fall outside the Police Department's jurisdiction they are referred to other agencies like the FBI, but he said he does not know what happens after the cases are handed over.

King said the best way people can protect themselves from potential identity theft is to check their credit reports regularly and thoroughly, because they might not even know their financial information has been compromised.

In addition to checking credit reports, King said people need to make sure they do their online shopping on secure websites. He said sites that use Paypal work best.

"What look like good deals often turn out to not be good deals at all," he said.

King said he stresses awareness of one's financial situation because of the high dollar amounts identity thieves can steal.

"If someone comes to your house and steals your lawn mower, you can go buy a \$100 push mower again to replace it," he said. "But when someone ties up your credit, it could take a year to get that stuff cleaned up, or you can't get some of it cleaned up."

Detective Jeremy Cordray, a 10-year veteran of the Kirksville Police Department, said he thinks the most important way people can protect themselves is to cut down on their number of credit cards.

"If you have 50 credit cards to the different stores [in town] then

it allows people a greater chance to steal," he said.

Truman tries to protect against identity theft

Truman's Associate Provost Marty Eisenberg said the University handles students' private information with a high level of confidentiality.

"The Registrar's office policy is essentially to be excessively diligent to not release [private information] to even people on campus," Eisenberg said.

Eisenberg said Truman's database, with student's personal information, is an integrated database, meaning it is a shared database that restricts access by permissions. Eisenberg said that all personal information is contained in primarily one database, and that he is unaware of any identity theft ever occurring within Truman's system.

Eisenberg said students' Social Security numbers are used primarily in the Financial Aid, Loan Verification and Payroll offices. Eisenberg said having Social Security numbers on file also makes it easier to find people after they graduate.

"We don't want Social Security numbers in lots of databases," Eisenberg said. "That could be a

recipe for disaster."

Eisenberg said in some rare cases, outside sources have the right to obtain a student's personal information, such as banks when financial aid loans are transferred to their institutions or when law enforcement would need access to student's information. Eisenberg said the University is very careful when reviewing these requests.

"There's always a second level of review with any request for Social Security numbers," Eisenberg said.

Eisenberg said the University also tries to make sure that anyone who is using that data is protecting the information.

"We try and get people to promise that they will destroy data that we give them," Eisenberg said. "We don't want anything left behind."

Eisenberg said the most basic thing he recommends Truman students do to protect themselves from a potential identity theft is to choose strong passwords.

"The starting point is to design a password with characters in it that isn't your birthday, that isn't your name, something that's a little harder to remember, because that's where a lot of this starts," Eisenberg said.

Tim Mills, ITS help desk manager, said he recommends that all computers have a virus scan and spyware scan to detect malicious software. Mills said installing updates on your computer also could help protect your information from new viruses.

Don't give out Social Security or account numbers to solicitors
Leave Social Security number off checks and driver's license
Shred trash with sensitive information, including convenience checks and credit card offers
Send sensitive mail using a **P.O. box**, not a home mailbox
Carry only the necessary credit cards and documents. **Don't carry a Social Security card**
Opt out of pre-approved credit card offers
Use **virus protection**, a **firewall** and **spyware** detection on computers

How to Prevent Identity Theft

Source: Missouri Attorney General
go.mo.gov/publications/idtheft.htm

Design by Antonette Bedessie/ Index

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Classifieds

Rates On-Campus: \$3 per ad
Off-Campus: \$5 per ad

For Rent

For Rent: Property Concepts LLC is your source for affordable student housing in Kirksville. Apartments starting at \$315 with heat, water, trash, electric, cable tv, wireless internet provided. Onsite laundry. Off street parking. 24 hour maintenance. Pet friendly units available. www.kirksvilleapartments.com. 660-627-1400.

For Rent: 2-bedroom unfurnished house, two blocks from TSU. It has washer and dryer, central air, walk-in closets, paneled attached garage. Available in May. Off street parking. Call 660-488-6465.

For Rent: 5-bedroom house at a 4-bedroom price with two kitchens, two bathrooms, spiral staircase, off the street parking and walking distance to campus. Pets welcome. Contact Jerry with Northeast Missouri Properties today. 660-216-1794 or check out our website at NortheastMissouriProperties.com.

For Rent: Extra clean one-bedroom apartments with local landlords for great service! Great privacy with each unit. Pets allowed upon approval. Phone 660-665-3779.

For Rent: Large 4+ bedroom loft. Downtown, 4 blocks from campus. Dishwasher, washer & dryer included. \$1000/month plus deposit. Water and trash paid. Available May. 660-216-8608.

For Rent: 3-bedroom house, available June 1. Four blocks from campus. Central air, washer, dryer included. \$600/month. Call 660-349-8636.

For Rent: Must see to appreciate this 5-7 bedroom house, walking distance to campus. 3 1/2 bath, 3 living rooms, 2 dining rooms, enclosed front porch, back deck and patio. August lease. 660-341-1805.

For Rent

For Rent: Wagner Enterprises rental properties are available for 2010/2011 lease. New units with one to four bedrooms are all within two blocks of campus! Complete with washer/dryer in each, all electric, central heat and air, private parking, and maintenance staff. For more information call 660-341-5538.

For Rent: Kirksville Property Management is the source for your housing needs. We have apartments, houses, condos, and more. Many properties to choose from with 1-6 bedrooms. Stop by 106 E. Washington, call 660-665-6380, or visit our website at www.KirksvillePropertyManagement.com

For Rent: Newer, well maintained duplex apartments near downtown. 2-bedroom, 1 walk-in closet, washer, dryer, dishwasher, refrigerator, range, central air, garbage disposer, and outside storage all included. August and May availability. Call 660-665-2796 M-F 8-5.

For Rent: Several nice 1, 2, and 3-bedroom rentals within walking distance of Truman. These are located at St. James Place, Boardwalk, Park Place, Water Works, States Avenue, and Community Chest. Call Four Horizons Realty Inc at 660-665-3400 or visit our websites at 4Horizonsrealty.com or Trumanrentals.com.

For Rent: 2-bedroom, 1-bath house close to TSU and KCOM. Available May or August 2010. Newly renovated. Large living room, eat-in kitchen, electric stove, disposal, dishwasher, refrigerator, washer and dryer, new electric furnace, A/C, garage. Call 314-477-3928 or jim@kirksvillerealestate.com

For Rent: Two and three bedroom apartments very close to campus. Available after June 10. Call 660-216-1179.

For Rent

For Rent: ONE MONTH FREE RENT: Northeast Missouri Properties is now renting for the 2010-2011 school year. Apartments and houses between the sizes of 1, 2, 3, 4, 5, and 6-bedrooms available. Some utilities included. Very pet friendly. Locally owned and managed. Affordable quality rentals. Call today 660-216-1794.

For Rent: 1 and 2-bedroom apartments available for May/August leases. Within 1 mile of both Truman and ATSU. Trash/water included. No pets/smoking. On-site W/D in some units. Call 626-3725 or 488-5554.

For Rent: 3-4 bedroom houses for rent. Within walking distance of Truman and KCOM. Newly remodeled. Appliances provided including washer and dryer. Pets negotiable. 660-216-3803.

For Rent: 3-bedroom house, newly remodeled, two blocks from TSU, total electric, includes stove, refrigerator, dishwasher, washer, and dryer. Outside storage area, off street parking. \$600 rent, \$600 deposit. Call 660-341-4627.

For Rent: Newer, well maintained duplex apartments 4 blocks from campus. 2-bedroom. Off street parking, washer/dryer, central air, garbage disposal. \$425 per month. Available May and Aug 665-2796 8-5.

For Rent: One bedroom apartments available after May 15th. All electric units. Call 660-216-1179.

For Rent: One bedroom furnished apartment, two blocks from TSU. It has air, walk-in closets, washer and dryer, off street parking. One is available in May and one in August. 660-488-6465.

For Rent: 2-bedroom house on Jefferson street. Covered porch, full basement, washer and dryer. Newly remodeled. \$350/month. 660-627-1400.

For Rent

For Rent: 2-bedroom house available. May 1, near university. \$390/month. \$450 deposit. Call 660-665-7186 after 5 p.m.

For Rent: Check out our super nice 3 and 4-bedroom houses with ONE MONTH FREE RENT! Washer/dryers, spacious bedrooms, off street parking, new kitchens and much more! Great landlords too. Pets allowed upon approval. Deposit holds! Don't delay... 660-665-3779.

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For Rent: Single bedroom available in 4-bedroom home located on Washington. Close to campus. Equipped with washer, dryer, and dishwasher. Extra storage space. Lawn care provided. Enclosed front porch. \$250/month. Available in May or August. Call 701-739-3990.

Miscellaneous

Misc: Need a great job for the Summer? We need fun and mature individuals at our camps one hour from St. Louis. Salary, free lodging, food and training. Must be 18 years or older. www.girlscoutsem.org. Call Donna at 314-592-2351.