Angels.
independent of Visiting only. It was written
and educational purposes
This article is for informational
on-one care within a facility.
own home or receive one-
seniors and adults-in-need
a company that provides
Director of Visiting Angels,
Dorie Sugay is the Executive
By Dorie U. Sugay

A
cousin of mine had my 92
year old aunt leave her purse
in the car under a jacket fig-
turing no one would burglarize an old
vehicle. She was wrong. The burglars
were interested in stealing identity. The per-
mitter moved quickly – they gassed up three
SUVS immediately, and within an
hour had purchased kayaking and hik-
ing equipment. The nightmare continued
for months. The fact that my aunt is 92 and
does not kayak or ride a bike did not make
the purchases any easier to
disprove.

In another instance, a woman pret-
tending to be me called my bank to
change their online login and password
to my bank account. This woman knew
my social security number, my mother's
 maiden name, my horse's name, my son's
name. When the bank representative
asked questions, she tried to intimidate
the rep, spewing out that she couldn't be
someone else or she would not know so
much. It almost worked except that a flag
went up when the alert young bank rep
noticed that the woman did not want her
password emailed to her. I was not the
caller. Months later, someone succeeded
in using my identity to pull $738 out of
my account without authorization.

It has been said that identity fraud
is easier and more lucrative than selling
drugs – it is the crime of our age.
Everyone is a target. Seniors, being more
trusting, and usually having more sound
finances have become easy prey.

What should seniors do to protect themselves?

• NEVER give out personal information
to anyone you do not know. Criminals
have become tech savvy – they can
also send you inquiries that look like it
came from your bank – do NOT pro-
vide personal information. NO bank
asks for personal info via the phone,
fax or Internet!!! Unless YOU called
the bank, do NOT give out informa-
tion to inquirers via phone, fax or
Internet.

• Do not leave home with your Social
Security card unless you know that
you will need it.

• Have your Social Security check
and any other checks automatically
deposited to your account. This is
especially helpful should there be a
natural disaster and you have to
evacuate. This assures you that no
one can cash your checks.

• Clear your logins if you make online
purchases, especially if you are on a
public computer. Make sure that a
stranger cannot just log straight into
your account and buy things.

• Do not toss pre-approved credit offers
in your trash or recycling bin without
first tearing them into small pieces or
shredding them. Dumpster divers can
use these offers to order credit cards
in your name and mail them to their
address. For under $50 you can get a
good shredder. To be on the safe side,
shred anything that has your personal
information!

• Check your credit record once a
year. It is free. Send a letter to the
credit bureaus, Transunion, Experian
and Equifax, requesting your credit record yearly.

• Remember that through the years
people learn important data about you.
If you have lived with someone
for a time, or you had someone work
for or with you a while, they may
know your maiden name, or know your
Social Security, or the name of
your pet. A person I had known
since my teenage years knew so
much about me he was able to cause
havoc to my life so I had to tel the
bank not to change anything unless I
request it in person. Most businesses
set up security questions. But they
tend to be questions with answers
an ex would know. You can provide
the bank with your own security
question. The answer should be
something only you know.

A neighbor and friend of a client
of Visiting Angels helped her pay
her bills. After acquiring enough
information she also helped herself
to $12,000. Sometimes it isn't
the person you trusted with your
personal data you have to worry
about. The identity of a good friend
of mine was stolen, not by her niece
who lived with her, but by the niece’s
former boyfriend. Have safeguards!

• When you run out of checks, it is
best if you can pick up the new ones.
Things got lost in the mail or are mis-
delivered, or stolen from mail boxes.

• Keep a close watch on your bank state-
ments and credit card bills. Call your
bank or credit card company if you
notice anything suspicious such as
a charge that you do not recognize.
Consider setting it up so that one of
your trusted offsprings gets a copy of
these statements so they can help keep
an eye on suspicious transactions. Two
eyes can be better than one!

• Sign up for bank alerts, and have a
secure place for critical documents.
Criminals can send you bank alerts
that look legitimate – if it asks for personal
information, forward the alert to your
bank’s Abuse Prevention Department!

• Take the time to be known at your
local bank. A sharp teller prevented
the financial abuse of a woman I know,
because she knew her to be very social,
so when she came in with a stranger
one day, withdrawing $2,000 and
acting withdrawn and aloof, the teller
knew something was up. As it turns
out, her nephew was pressuring her to
withdraw money against her will.

“Everyone is vulnerable to identity fraud. There is no shame in being victimized
so please report it if it happens to you. The shame is in allowing the criminals
to embarrass you to silence. Fight back!”

By Dorie U. Sugay

Dorie Sugay is the Executive
Director of Visiting Angels,
a company that provides
living-assistance services to
seniors and adults-in-need
who wish to stay in their
own home or receive one-
on-one care within a facility.

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