

# Identity Theft – It Could Happen to You



## Pre-reading

### Questions:

- What do you know about identity theft?

### Definitions:

- Immediate – happening right away

## Reading

Jill had heard about identity theft, but she never thought it could happen to her. She was wrong. During a normal workday in December, her wallet was stolen out of her purse. She had left her purse unattended for only a few minutes. That's all the time it took for someone to steal Jill's cash, credit cards and other personal information; it was all in her wallet.

What did Jill do? First, she got her "things in my purse and wallet" list from a home file. Not only did she have a listing of the contents of her wallet and purse, but she also had photocopies of the front and back of each card in her wallet – credit cards, insurance cards, drivers' license, rental cards, and others. She knew exactly what had been stolen.

Next, Jill called her credit card companies, reported that her credit cards had been stolen, and canceled every card. It was then that she found out that the thief had already been on a shopping spree at the local mall. The new "Jill" had charged over \$1000.00 worth of goods on the real Jill's accounts!

Fortunately, Jill was not **liable** for the purchases. Under U.S. law, if a thief uses your cards before you report them missing, the most you will owe for **unauthorized** charges is \$50 per credit card. Many credit card issuers will waive that fee for good customers.

Jill was wise in calling the credit card companies as soon as she discovered that her wallet was missing. The quicker a loss or theft is reported, the better. After being contacted, a credit card company puts an immediate stop on the card so that it cannot be used.

Jill also contacted the three major credit bureaus, Experian, Equifax, and Trans Union. They put fraud alerts on all of Jill's accounts. A fraud alert means creditors must contact you before opening new accounts in your name.

The fraud alerts worked very well. A week after her wallet was stolen, Jill received a call from a credit card company asking if she had recently applied for a new credit card. The real Jill had not, but the fake Jill, using all of Jill's real identification, had! The new account was denied.

Two weeks after Jill's wallet was stolen, Jill got a call from a phone company. The phone representative said, "Hi. Is this Jill Smith?" Jill responded, "Yes." The caller then said she had a woman on another line claiming to be Jill Smith and wanting phone service installed at a home 100 miles from where the real Jill Smith lived. The thief was again using Jill's personal information and taking on Jill's identity, this time for a new phone service.

Based on the information the phone company employee received, she was able to determine the place from where the thief was calling. Police officers in the area quickly apprehended the thief. Officers found Jill's wallet and its contents at the address where the new phone service was to be installed. They also found the merchandise that had been charged to Jill's accounts.

## Understanding

1. Why did Jill put a fraud alert on her account? \_\_\_\_\_  
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2. How did Jill access the fraud alert? \_\_\_\_\_  
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3. What does the word **liable** mean? \_\_\_\_\_  
\_\_\_\_\_
4. Why was Jill not liable for any of the charges made to her credit card? \_\_\_\_\_  
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5. How had Jill prepared for a lost or stolen wallet? \_\_\_\_\_  
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6. Define identity theft. \_\_\_\_\_  
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7. If your wallet is stolen, why is it important to call your credit card companies right away? \_\_\_\_\_  
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\_\_\_\_\_
8. What does the word **unauthorized** mean? \_\_\_\_\_  
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## Writing

Option A: Summarize the reading in your own words.

Option B: Write about a case of identity theft you have heard of or experienced.

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