

HoldenPolice

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HPD recently received an email from a bank security officer regarding a scam. What makes this scam unusual is that the potential victim was deceased. The following is a portion of the email:

We got a call from a woman whose father's obituary was in the paper recently, and since then her mom (the widow) has been getting calls from charities and others telling her they need to "close out" the deceased's checking account and need the account number to verify the paperwork.

Identity theft victims include both the living and the deceased. According to the Identity Theft Resource Center, about 400,000 checking accounts were opened in the names of deceased people in 2004. To help prevent a deceased person's identity from being stolen, don't put addresses or a person's birth date in an obituary. You should also mail a copy of the death certificate to the following credit bureaus:

Equifax Office of Fraud Assistance; PO Box 105069; Atlanta, GA 30348

Experian; PO Box 9530; Allen, TX 75013

TransUnion; PO Box 6790; Fullerton, CA 92634

Along with the credit bureaus, send copies to every bank or credit card issuer the person had accounts with. NEVER give account information out over the phone unless YOU CALLED THEM.

Also, notify the Massachusetts Registry of Motor Vehicles and/or any other registry and cancel any driver's license to prevent duplicates from being issued.

By law, you are entitled to a free credit report from the three credit bureaus mentioned above. You can use this service to run a credit report on the deceased to ensure there has been no suspicious activity.

Below is a link for some other information relative to this type of scam:

http://www.idtheftcenter.org/artman2/publish/c_guide/Fact_Sheet_117_IDENTITY_THEFT_AND_THE_DECEASED_-_PREVENTION_AND_VICTIM_TIPS.shtml

If you have any questions or concerns please contact your local police department or the Holden Police Department.