

Hickory Daily Record	Community Day Saturday September 3	SIGNAL HILL MALL STATESVILLE, NC (EXIT 50/I-77) 704.873.5875 <i>over 30 stores</i>	10 am-5 pm Set-Up Time: March 5th 8 am-9:30 am
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Young victims

More children becoming targets of identity theft

By Jennifer Menster

Record Staff Writer

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Austin, 8, of Hudson, is a victim of identity theft. Someone opened a DISH Network account in his name and he now has a \$185 satellite bill.
 ROBERT C. REED (RECORD PHOTOGRAPHER)

HUDSON - A satellite company in Michigan expects to be paid.

The person they say owes them is Austin, who lives in Hudson.

Austin is 8 years old.

His mother is frustrated. Austin didn't run up a cable bill, his mom says. He's the victim of identity theft.

"I've lost hours at work and don't sleep much at night," said Lisa Terwillegar, Austin's mom. "My kid gets violated and no one cares. There's nothing I can do to help my son, and it hurts so much."

Identity theft is a problem across the country, said Hickory Police Investigator Lance Foss.

More than 300,000 North Carolinians will have their identity stolen this year, according to the state Attorney General's Office. It will cost businesses more than \$50 billion annually, the office reports.

The majority of identity theft victims are adults. But as technology advances and people become more desperate, kids with clear credit can become victims, Foss said.

Terwillegar learned Aug. 2 someone stole her son's Social Security number and opened a DISH Network account in Michigan.

Terwillegar and her two boys moved to North Carolina two years ago. She feels a family member living in Michigan is responsible. When she received a copy of the bill, which is in Austin's name, it had a Michigan address she knew quite well.

But Terwillegar keeps running into roadblocks. She's talked to folks with the local district attorney, the State Bureau of Investigation and the attorney general. She filed a report with the Hudson Police Department and faxed the report to DISH Network.

Still, they want their \$185, said Terwillegar's fiance, Bill Arnold.

Terwillegar and Arnold aren't concerned as much about paying the bill as what Austin's credit looks like. Terwillegar said it is virtually impossible to check for Austin's credit report. She doesn't know if anything else was purchased in his name, and now she's real concerned about her 6-year-old son's credit.

"What's keeping anyone from doing this?" Terwillegar asked. "If we pay off the bill, how will we know it won't happen again?"

A spokeswoman for DISH Network said the business has procedures in place to make sure people are identified correctly. She also said there is information on the Web site to help customers with troubleshooting, but she did not say more about identity theft.

Foss said it is hard to watch for the signs of identity theft, especially with children. Police and other agencies suggest dozens of tips on how to avoid being a victim of identity theft from shredding

statements and credit card applications to locking your mailbox.

But nothing is foolproof.

Foss has seen several identity theft cases involving children. Sometimes a separated parent uses a child's Social Security number and identity if the parent has bad credit.

Sometimes a purse or wallet is stolen that carries the child's Social Security card.

Or it could be a random case.

Foss suggests keeping up with a child's credit report. Free credit checks can be accessed on the Internet starting Thursday.

MINIMIZING THE RISK:

While it is impossible to prevent identity theft entirely, there are steps that you can take to reduce the risks of becoming a victim:

- * Review your credit reports with the three major credit bureaus annually to ensure the accuracy of those reports.
- * Know whom you are giving your personal information to and how it will be used.
- * Minimize the amount of personal information that you carry in your wallet. Do not carry extra credit cards or your social security card.
- * Do not place outgoing mail in your residential mailbox – place outgoing mail in a secure box.
- * Install a locked mailbox for incoming mail or use a post office box.
- * Shred it. Never throwaway financial documents, receipts or pre-approved credit offers without shredding them first.
- * Reduce the amount of your information in circulation.
- * Never write down your passwords or personal identification numbers.
- * Pay attention to your billing cycles and follow up with companies if your bills do not arrive on time.
- * Secure personal information in your home so that it is not readily accessible to others.
- * Never leave personal or financial information in your vehicle.

Source: The Hickory Police Department

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[Go Back](#)