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**“YOUR IDENTITY AND YOUR SUCCESS GO HAND IN HAND.”**

**–Lila Swell**

Dear Friend:

Identity theft is one of the fastest growing crimes in America today. Being a victim can have a huge impact on you now and potentially well into the future.

One of the frightening aspects of identity fraud is that it's most often perpetrated by a faceless enemy, and the struggle is fought on many different fronts: online, over the phone and even in the dumpster. However, there is some simple advice and there are some easy tactics that you can implement to significantly reduce your risk of becoming a victim.

In this month's mailing, I have included some pertinent information about how thieves operate and what you can do to stop them. This includes tips on handling your sensitive documents, as well as what to avoid when you check your email or shop online. It will also tell you what steps to take if you do become targeted. In addition, I am pleased to be able to provide you with a special offer from Buy.com. Whether you use it for yourself or toward a gift for a friend, the offer is good for a variety of Buy.com products, including 50% off a Fellowes Powershred to help protect yourself from identity theft.

Remember, identity theft has significant financial and emotional implications, but there are simple, straightforward ways to greatly reduce your risk of falling victim to this increasingly popular crime. Please take a moment to read the flyer, but please read on here first because I have some other information that may be quite helpful for some of you!

First, please take this identity protection very seriously. Although that was not the issue that I got hit with, the protections are similar. Guard your credit card numbers, treat the cards themselves like the cash they reflect... and if your credit card company does call you with an alert, pay attention and be thankful. Stu and I had received a couple of 'did you really make this transaction' calls over the years, especially when we were both shopping for non-everyday things at the same time at different stores. And then we really started getting calls when we moved, because the items being purchased were certainly not everyday items. There is a tendency for all of us to get complacent when the credit card company is highlighting issues that aren't really issues – it's just us, acting out of our normal pattern.

But then there was the day, shortly after we moved as well, when the call was regarding my business credit card and it wasn't a 'please call to let us know' call, it was 'we've shut your card

off; call us as soon as you can' call. I hadn't lost my card, the bills are in my tax record file so there were no pieces of paper in the trash with the number on it, and we hadn't lost any bills or payments. *My card number was hacked – and the bank was not surprised; this is not an unusual occurrence today.* There are people who are out to make their money by hacking into yours, and they aren't just targeting big business. Please consider this my caution to not only be meticulous with your personal information, but to also be patient with your bank if they do get in your way when you and your significant other are shopping separately and setting off flags – they truly are just trying to protect you.

Now on to property management of investment properties...

Many of you already have investment properties, would like to purchase an investment property, or are considering making an existing property a rental. You may not be happy with your current management company, or perhaps you are looking for a management company. The Sunday Times (August 5, 2007) in the Q&A Forum in the Real Estate section page E6 answered the question of how to find a “good, reliable property-management organization.” The response was one I wanted to share with you – check out “the Web site of the Rental Housing Association of Puget Sound: [www.rha-ps.org](http://www.rha-ps.org)... While some of the site's information is strictly for members, there's a lot available to any landlord or tenant... [There is an] online directory of products and services for landlords...including links to management firms.” Beyond this resource, I am always confident to refer people to the Windermere Property Management folks at 425-455-5515.

I hope the coupon comes in handy – do feel free to share! And if you do know of someone else who should get these mailings from me, I would be delighted to reach out to them as well. Just let me know how to get in touch with them.

Sincerely,

*Chris*

	<p><b><u>Special Online Offers:</u></b></p> <p><i>50% off Fellowes Powershred P-67Cs Confetti Cut Shredder</i></p> <p><i>New Customers Receive \$5 off \$50 or More at Buy.com</i></p> <p><a href="http://www.buy.com/shredder">www.buy.com/shredder</a></p>
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***Always looking for ways to protect your interests...*** whenever you come across people who need a service provider, or who are thinking about buying or selling a home, please call. I want them to be well served – just get me their name, mailing address and business number. I will gladly follow up and help them in every way that I can!

# How to prevent identity theft

# TAKE CHARGE

Picture this: You're sitting at the kitchen table, pouring over your budget and bills, when you open your credit card bill to discover a \$1200 charge you're certain you never authorized. Someone's taken your name and used it for their own purposes. You've been a victim of a growing crime and you didn't know it until now.

## What is identity theft?

Identity theft occurs when someone uses your personal information without your permission to commit fraud or other crimes.

## How do I avoid it?

According to the Federal Trade Commission (FTC), as many as 9 million Americans have their identities stolen each year. While it's not always preventable, there are things you can do to help keep the odds in your favor.

- Upon receiving your credit card and bank statements each month, take a close look to make sure that no unauthorized activities occurred.
- Call your bank or credit card company if a statement is late. A missing bill could be an indication that identity theft has occurred or a thief has recently obtained your information.
- Never give out personal information over email, the Internet or the phone unless you have initiated the contact. Identity thieves often pose as government officials, representatives from the bank, credit card companies or Internet service providers in order to con you into revealing your personal information.
- Use intricate passwords for your computer, email and Internet accounts. The best passwords use a combination of numbers, capital and lowercase letters. Never use something that can be easily guessed, like your maiden name, phone number or birth date, as a password.
- Shred documents, like credit card receipts and insurance forms, that show your personal information before you dispose of them.
- Don't leave outgoing mail in your own mailbox. It's incredibly easy for identity thieves to target mailboxes and pull bank numbers

from checks, sensitive information from bills and a variety of other sensitive information. Instead, deposit mail directly into post office boxes.

- Cancel credit cards that you don't need or use. When canceling, tell the lender to make a note that the "card was cancelled at the cardholder's request."
- Keep your Social Security card in a safe location—never keep it in your wallet or carry it around with you. Likewise, carry only the necessary ID and credit cards with you.
- Only give out your Social Security number when it's absolutely necessary. Ask if you can use a different form of identification instead.

## How do I recognize it?

Your best defense is to be aware. When it comes to your financial information, stay alert and watch for these common signs of identity theft:

1. Bills arrive for a credit card account that you never opened
2. Your credit card bills include charges you didn't make
3. Be aware of late credit card statements that arrive after the payment due date
4. Your bank statements contain unfamiliar transfers or withdrawals
5. You've ordered new checks, but they haven't arrived at your house
6. Lenders deny your requests for credit despite previously having good standing

## Preventative Measures

Here are several simple ways to combat the most common form of online identity theft:

- Turn on the spam filters for your email inbox. This will help identify misleading emails attempting to "phish" for your password. Be suspicious of any email that asks you to respond with personal or account information.
- Beware of scams by thieves posing as prominent companies.

Double-check email addresses and website locations.

Many times they have key words in them but otherwise appear unofficial, e.g.: [ebay2@yahoo.com](mailto:ebay2@yahoo.com).

- Use PayPal when available. Companies like PayPal are strictly regulated and are accepted around the world. Utilize their services rather than credit cards to make purchases at web sites you are unsure of.





# What do I do if I'm a Victim?

## 1. Report it

Contact the three major credit bureaus, listed on the form below, and ask them to place a "fraud alert" on your file. Some services, such as Life Lock, will contact you every time a new line of credit is requested to prevent unauthorized account activity.

## 2. Close accounts

Contact the security departments of the creditors or financial institutions that have been fraudulently accessed or opened.

## 3. Call the police

File a report with your local police and the police where the fraud took place. Get a copy of the police report so that you can submit it to your bank or credit card company if they request proof of the crime.

## 4. Provide details

File a complaint with the FTC. They maintain a database of identity theft cases used by law enforcement agencies for investigations. Your complaint will also help the FTC learn more about identity theft and the problems that victims experience, which will help them better assist people in the future.

After following the procedures above, keep an eye on your accounts to watch for future misuse. Change your routines to eliminate the security leak.

## Chart Your Course of Action

Use the form below to record the steps you've taken to report identity theft. Document each phone call you make and letter you write, so that you have a backup if it's needed in the future.

### NATIONWIDE CONSUMER REPORTING COMPANIES

Company & Contact info	Date contacted	Contact person	Comments
<b>Equifax</b> 1-800-525-6285 www.equifax.com P.O. Box 740241 Atlanta, GA 30374-0241			
<b>Experian</b> 1-888-397-3742 www.experian.com P.O. Box 2104 Allen, TX 75013			
<b>TransUnion</b> 1-800-680-7289 www.transunion.com P.O. Box 2000 Chester, PA 19022-2000			