

# Contents

<i>About the Author</i>	<i>xv</i>
<i>Foreword</i>	<i>xvii</i>
<i>Preface</i>	<i>xix</i>
<i>Acknowledgments</i>	<i>xxiii</i>
<b>1 THE IDENTITY THEFT EXPLOSION</b>	<b>1</b>
What Is Identity Theft?	2
It Is Not Rocket Science	3
Early Days of Credit Cards	6
Limiting Losses	8
Jail Order Fraud	10
Identity Theft Was Not a High Priority	11
<b>2 GAME OF THE NAME: HOW IT ALL BEGAN</b>	<b>13</b>
First Identity Theft Victim	14
Identity Fraud Connection	14
History of Credit Cards	15
Growth of Credit Card Fraud	17
Even Postal Employees Will Steal	20
Recidivism Is Common	21
Mail Theft and Phony ID	22
The Circulation: A Southern California Crime Syndicate	22
<b>3 HOW IDENTITY THEFT OCCURS</b>	<b>27</b>
Criminal Roles of Identity Thieves	28
How Identity Thieves Steal Your Good Name	28
<b>4 STUDENT LOAN FRAUD AND THE THEFT OF IDENTITY</b>	<b>45</b>
Growth and Impact of Student Loan Fraud	46
Financial Fleecing 101: The Case of John Edward Christensen	47

## CONTENTS

A Family Affair of Fraud	48
Trying to Make Amends	49
Compromise of Student Loan Data	49
Admission to the Ivy League through ID Theft	50
More Cases	52
It Is Not Just an American Problem	52
Department of Education's Outreach Prevention Program	53
<b>5 NIGERIAN CRIMINAL ENTERPRISES</b>	<b>57</b>
FBI Recognizes the Growing Identity Theft Threat	58
Genesis of the Problem	59
Credit Card and Identity Fraud	60
Highly Confidential Identity Theft "Training Manual"	60
Check Fraud	62
Advance Fee or "419" Fraud	62
Senate Hearings	64
Nigerian Criminal Enterprises	68
Ongoing Threat of Fraud	70
<b>6 METHAMPHETAMINE, THE MAILS, AND CHECK WASHING</b>	<b>73</b>
Mail Theft Problem	74
Check Washing: A New Spin on Mail Theft	75
All "Methed" Up: The Drug Connection	76
Origin of the Problem	78
Changing Face of Check Forgery	80
Prevention Efforts	81
The Problem Continues Today	82
<b>7 THE VIOLENT SIDE OF IDENTITY THEFT</b>	<b>85</b>
Chicago Parcel Bomb Murder Case	88
Mail Theft Turned Violent	90
An Identity Thief Turns His Brutality on Law Enforcement	93
<b>8 MEDICAL IDENTITY THEFT</b>	<b>97</b>
It Is Often an Insider	98
Unprotected Medical Files	98
Being Your Own Detective	99
Snooping Eyes	99
Theft and Fraudulent Use of Physician Names and Licenses	100
Life-and-Death Consequences	102
It Started with an Innocent Advertisement	102
Arizona's Identity Theft Problem	102
Health Insurance Portability and Accountability Act	103

## Contents

Healthcare Records on the Web	104
National Health Information Network	105
Prevention and Security	107
And So It Continues	110
<b>9 FAKE IDS</b>	<b>113</b>
Fake IDs on the Web	114
Senate Hearing on Phony IDs	115
Justice Served	116
Interstate Identity Theft and Fake ID Ring	116
Operation Catchnet	119
Major Fraudulent Document Manufacturing Ring	122
Using Identities of the Dead	122
<b>10 LEGISLATION AND CRIMINAL STATUTES</b>	<b>129</b>
Criminal Statutes	130
Legislative Acts	136
Impact of Legislation	148
<b>11 LAW ENFORCEMENT EFFORTS</b>	<b>151</b>
Metro Richmond Identity Theft Task Force	151
Operation Reconcile	152
Felony Lane Gang	154
Law Enforcement Efforts to Enact Antifraud Legislation	157
M.I.A.M.I. Program	159
Financial Industry Mail Security Initiative	160
<b>12 TEENS AND YOUNG ADULTS AS VICTIMS AND PERPETRATORS</b>	<b>163</b>
Teenage Hackers	164
Teen Déjà Vu	165
It Is So Easy, Even a Child Can Do It	169
Evil Mentor	171
Child ID Theft	172
Prevention and Security for Teenagers and Young Adults	173
<b>13 VICTIMS AND VICTIMIZATION</b>	<b>177</b>
An Identity Theft Nightmare	178
Getting a New SSN If All Else Fails	178
Operation Gaffle	179
Victim and Witness Rights	181
Victim Notification System	184
Recent Milestones in Victims' Rights	187
“The Best-Laid Plans of Mice and Men Often Go Awry”	188
Forever Vigilant	189

## CONTENTS

<b>14 THE SAN DIEGO EXPERIENCE</b>	<b>191</b>
Destination of Choice	191
Rise of the NDCBU	192
Unforeseen Achilles' Heel	193
Thefts and Frauds of the 1980s and 1990s	194
Impact of Meth in San Diego	196
Emergence of Organized Gangs	200
The Way It Is Today	200
<b>15 THE RICH, THE FAMOUS, AND THE DEAD GET NO PEACE</b>	<b>205</b>
Dumpster Diving Hits a Home Run	206
No Rest for the Dead	207
Genealogy and the Risk of Identity Theft	208
Who Is John Doe?	214
What Is a Genealogist to Do?	215
Identity Thieves Are Equal Opportunity Abusers	217
<b>16 IDENTITY THEFT GOES GLOBAL</b>	<b>221</b>
Australia	222
Japan	222
United Kingdom	223
Morocco	223
Brazil	224
Russia	224
India	225
China	226
Global Phishing Scheme	226
Terrorism and Identity Theft	226
Global Identity Theft and Money-Laundering Ring	229
<b>17 PRIVACY AND DATA BREACHES</b>	<b>239</b>
Loss of Privacy	239
Defining "Privacy"	240
Data Breaches	241
Insider Threats	243
Your Home Is Their Castle	244
Carelessness as a Contributing Factor	244
Wireless (In)Fidelity	245
T.J. Maxx Attack	246
P2P Networks	248
Botnets: Zombie Armies of the Internet	250
Plunder Down Under	251
Protecting PII	258

## Contents

<b>18 IDENTITY THEFT RESEARCH</b>	<b>263</b>
Saint Xavier University Study of Identity Theft Incidents	264
The President's Identity Theft Task Force	268
Federal Trade Commission's 2006 Survey Report	274
 <b>19 THE CENTER FOR IDENTITY MANAGEMENT AND INFORMATION PROTECTION</b>	 <b>277</b>
About CIMIP	277
CIMIP and Utica College	278
Identity Fraud Trends and Patterns: Building a Data-Based Foundation for Proactive Enforcement	279
Executive Summary	279
Implications for Law Enforcement	290
 <b>20 PREVENTING IDENTITY THEFT: 21 RULES YOU MUST USE</b>	 <b>295</b>
 <b>21 FUTURE OF IDENTITY THEFT</b>	 <b>313</b>
Predicting the Future	314
Making Money from Identity Theft	315
Proactive Approach and Education Outreach	319
No Country for Identity Thieves	325
 <b>Appendix DESIGNING AN EFFECTIVE IDENTITY THEFT RED FLAGS RULE COMPLIANCE PROGRAM</b>	 <b>329</b>
<i>Index</i>	339

<http://www.pbookshop.com>