

Tax time equals a rise in Identity Theft

Did you know identity theft rises by seven percent during tax season from March through June? And your mailbox is the primary source of identity theft. If you use “snail mail” as a way of paying your bills or receiving your checks you need to be aware and especially during this time of the year.

These thieves are not your high tech savvy online Phishers that bombard you with emails claiming to be the IRS in hopes of getting your personal information. They are the hands of identity thieves that literally “fish” mailboxes. This type of “fishing” accounts for approximately four percent of all identity theft and it increases during tax season. Raised flags on home mailboxes are just a calling card for an identity thief. They also target mailboxes on the street corner by dropping a string or fishing line with a sticky substance on the end of the line to pull up letters, etc.

Notify the United States Postal Service if you believe mailboxes are being “fished” in your neighborhood so they can install anti-fishing devices in them. These are interior panels that block all access through the drop slot.

Once the thief has your check in hand it’s a simple process for them to take the check and “wash” it. After applying tape over the signature to protect it, they soak it with chemicals to remove the date, the amount, etc. After the wash process, they have a blank check signed by you and your checking account number. So you owed the IRS money and you mailed them your check, or so you thought, but before it gets to the IRS someone steals it. The thief is now using your check for any amount they want and the IRS is still waiting for your payment.

How can you keep this from happening? It is very simple; always mail your payments at the Post Office. However, if you must use a mail box, use one at a busy corner or better yet use the mailbox outside the Post Office. Those are usually protected by a security camera. Never use your home mailbox to send outgoing mail. When you raise your Red Flag, you are inviting thieves to take your mail. And when you write checks use a “gel” pen such as a Uniball pen. Most of these contain a special type of ink that is resistant to check-washing.

In many parts of the country, identity thieves will monitor when a home has sold. They are targeting young couples and couples with small children, which fit the perfect demographic for a first time home buyer. First time home buyers may be getting a very large check in the mail this year and these houses are being watched very carefully by these thieves.



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Mailboxes right now are filling up with outgoing and incoming mail that contains personal information and very large checks. If you are not home when your mail arrives, you may want to invest in a P.O. Box. They are inexpensive and priceless if they help you avoid the inevitable nightmare of becoming a victim of someone stealing your money and your identity.

Identity thieves are usually desperate, but often smart people who come up with amazing ways to steal your identity. While there may be no way to completely stay ahead of them, there are a few common sense things we can do to circumvent them. Identity theft 101 – your mail box is your Achilles heel when it comes to identity theft.

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