

MICROFILM DIVIDER

OMB/RECORDS MANAGEMENT DIVISION
SFN 2053 (2/85) 5M



ROLL NUMBER

DESCRIPTION

1443

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La Costa Rickford
Operator's Signature

10/16/03
Date

2003 HOUSE TRANSPORTATION

HB 1443

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La Costa Richard
Operator's Signature

10/6/03
Date

2003 HOUSE STANDING COMMITTEE MINUTES

BILL/RESOLUTION NO. HB 1443

House Transportation Committee

☐ Conference Committee

Hearing Date February 6, 2003

Tape Number	Side A	Side B	Meter #
1	x		37.9 to 54.8 (end)
		x	3.7 to 4.3
3		x	32.9 to 35.9
Committee Clerk Signature <i>Laurenz Fink</i>			

Minutes:

Rep. Hawken, Vice Chairman opened the hearing on HB 1443, a bill for an Act to amend and reenact subsection 1 of section 39-06-14 of the North Dakota Century Code, relating to a social security number on a driver's license.

Rep. Thopre: Representing District 5 was the prime sponsor of this bill. He spoke for the bill and gave the rationale for proposing it. On account of our issues with identity theft and on the driver's license with the option to request your social security number on it -- I do feel there is a possibility for identification theft. For that reason he had this bill drafted. He urged the committee to consider it seriously and would like to see it passed. He had asked the Attorney General's office to give some background on the subject.

Rep. Bernstein: Is the purpose of the bill is so you can ask for a number other than the social security number on your driver's license?

Page 2

House Transportation Committee

Bill/Resolution Number HB 1443

Hearing Date February 6, 2003

Rep. Thorpe: It wasn't my intention -- it was to take that option out. It was my intention to have the DOT to assign the numbers other than your social security number.

Wayne Stenehjem, Attorney General for the state of North Dakota appeared to speak in support of HB 1443. He spoke of the prevalence of Identity theft right here in North Dakota. People are having the identity stolen from them, bank accounts opened in their name, credit card accounts, are opened in their name, checking accounts opened in their name --- the one piece of information is regarded as the 'Holy grail' of information is a persons social security number. Because with that you can open all kinds of havoc for individuals. He has spent a lot of time the past several years is to tell people how they can avoid identity theft -- one of the main things is to get your social security number off your driver's license -- get your social security number of your checks -- there are a lot of places in state government where we required the social security number and then we open it up as a public record -- so we introduced HB 1092 which in your wisdom have unanimously passed over to the Senate. In the last session the legislature reversed a long time trend in North Dakota --- your social security number was always your driver's license number --- you asked that the Highway Dept. to issue you another number unless you asked for it to be your social security number -- initially that didn't work so well -- we prepared a pamphlet telling why it was a bad idea to have your social security number on your driver's license --- about 80% of the people are doing that but that means that 20% are not getting the message-- so this bill takes the next logical step and says the Highway Dept. can't use your social security number. Everybody is going to get the alternative number. that is what this bill does, hope that it will take of the problem.

Page 3

House Transportation Committee

Bill/Resolution Number HB 1443

Hearing Date February 6, 2003

Keith Magnusson: (45.2) Representing the ND DOT speaking in support of HB 1443. For many years the Social security number has been your driver's license number not only in North Dakota but all across the US. Even though last session you made it possible to retain your social security number as your driver's license number and there are a number of people who still want to do that. We are not the business of being a consumer protection agency but the Attorney General is and we carry out the laws you pass and we are here to tell that we do support this bill. I think the federal government -- the congress is going to do this anyway.

Parnell Grossman: Director of the Consumer Protection and Antitrust Division of the Office of Attorney General. He testimony was quite extensive and a copy of his prepared remarks are attached.

End of tape recording --(54.8) -- Testimony of Parnell Grossman continues on Side B

Parnell Grossman: continued (3.7) End at (4.3)

Rep. Weisz: What's the most common way -- that they are getting our social security number ?

Parnell Grossman: Actually there are a lot of ways -- the most common way is through your credit card applications or your driver's license which you are looking at here. I think the license is probably one of the most common. Often time a retailer will ask for a social security number and write it down as part of that credit transaction -- of course that is prohibited by federal law and I think that is misunderstood by retailers -- there is an increase in hacking into computers, -- on a day to day basis we are just careless in leaving our social security number laying around -- maybe on the counter at home or our office at home or maybe used on our checks -- and there are just hundreds of folks who see that number -- every time you rent a car they photo copy your driver's license and that goes into their file.

Page 4

House Transportation Committee
Bill/Resolution Number HB 1443
Hearing Date February 6, 2003

There being no other persons wishing to appear in support of or to testify against HB 1443,

Chairman Weisz closed the hearing.

End on hearing record - (5.9)

Action on HB 1443 -- Tape 3 Side B -- (32.9)

Rep. Weisz opened the discussion for action on HB 1443. Rep. Delmore moved a 'Do Pass' motion. Rep. Hawken seconded the motion. On a roll call vote the motion carried 10 Ayes

2 Nays 1 Absent and not voting.

Rep. Bernstein was designated to carry HB 1443 on the floor.

End of record. (34.9)

FISCAL NOTE
Requested by Legislative Council
01/21/2003

Bill/Resolution No.: HB 1443

1A. State fiscal effect: *Identify the state fiscal effect and the fiscal effect on agency appropriations compared to funding levels and appropriations anticipated under current law.*

	2001-2003 Biennium		2003-2005 Biennium		2005-2007 Biennium	
	General Fund	Other Funds	General Fund	Other Funds	General Fund	Other Funds
Revenues						
Expenditures						
Appropriations						

1B. County, city, and school district fiscal effect: *Identify the fiscal effect on the appropriate political subdivision.*

2001-2003 Biennium			2003-2005 Biennium			2005-2007 Biennium		
Counties	Cities	School Districts	Counties	Cities	School Districts	Counties	Cities	School Districts

2. Narrative: *Identify the aspects of the measure which cause fiscal impact and include any comments relevant to your analysis.*

This bill would eliminate the use of social security numbers on drivers licenses. To comply with this the DOT would have to make a relatively minor change to our Digitized Drivers License System. The total impact of this bill would be less than \$5,000.

3. State fiscal effect detail: *For information shown under state fiscal effect in 1A, please:*

A. Revenues: *Explain the revenue amounts. Provide detail, when appropriate, for each revenue type and fund affected and any amounts included in the executive budget.*

B. Expenditures: *Explain the expenditure amounts. Provide detail, when appropriate, for each agency, line item, and fund affected and the number of FTE positions affected.*

C. Appropriations: *Explain the appropriation amounts. Provide detail, when appropriate, of the effect on the biennial appropriation for each agency and fund affected and any amounts included in the executive budget. Indicate the relationship between the amounts shown for expenditures and appropriations.*

Name:	Shannon Sauer	Agency:	NDDOT
Phone Number:	328-4375	Date Prepared:	01/22/2003

La Costa Richard
Operator's Signature

10/16/03
Date

Date: 2-6-03
Roll Call Vote #: 1

2003 HOUSE STANDING COMMITTEE ROLL CALL VOTES
BILL/RESOLUTION NO. HB-1443

House TRANSPORTATION Committee

☐ Check here for Conference Committee

Legislative Council Amendment Number 30695.0100

Action Taken Do Pass

Motion Made By Rep Del Seconded By Rep H. Hansen

Representatives	Yes	No	Representatives	Yes	No
Robin Weisz - Chairman		✓	Lois DeImore	✓	
Kathy Hawken - Vice Chairman	✓		Arlo E. Schmidt	✓	
LeRoy G. Bernstein	✓		Elwood Thorpe	✓	
Mark A. Dosch	✓		Steven L. Zaiser	✓	
Pat Galvin	✓				
Craig Headland		✓			
Clara Sue Price	✓				
Dan J. Ruby	✓				
Dave Weiler	✓				

Total Yes 10 No 2

Absent 1

Floor Assignment Rep Bernstein

If the vote is on an amendment, briefly indicate intent:

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Operator's Signature

Yolanda Richardson

Date

10/16/03

REPORT OF STANDING COMMITTEE (410)
February 11, 2003 9:48 a.m.

REPORT OF STANDING COMMITTEE
HB 1443: Transportation Committee (Rep. Welsz, Chairman) recommends DO PASS
(10 YEAS, 2 NAYS, 1 ABSENT AND NOT VOTING). HB 1443 was placed on the
Eleventh order on the calendar.

Module No: HR-26-2221
Carrier: Bernstein
Insert LC: . Title: .

(2) DESK, (3) COMM

Page No. 1

HR-26-2221

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Salvatore Riccardi
Operator's Signature

10/6/03
Date

2003 SENATE TRANSPORTATION

HB 1443

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La Costa Richard
Operator's Signature

10/16/03
Date

2003 SENATE STANDING COMMITTEE MINUTES

BILL/RESOLUTION NO. **HB 1443**

Senate Transportation Committee

☐ Conference Committee

Hearing Date 2-28-03

Tape Number	Side A	Side B	Meter #
1	X		4150-5780
Committee Clerk Signature <i>Mary K Monson</i>			

Minutes:

Chairman Senator Thomas Trenbeath opened the hearing on HB 1443 relating to a social security number on a driver's license.

Representative Thorpe (District 5) Introduced HB 1433. Many people are still asking for the Social Security number to be on their drivers license. In light of the fact that there is such a problem with identity theft, he felt it was a good idea to take that option out of the drivers license.

Senator Tom Seymour (District 5) Cited privacy and security reasons for his support of HB 1443.

Parrell Grossman (Director, Consumer Protection and Antitrust Division, Office of Attorney General) See attached testimony in support of HB 1443. Asked the committee to consider proposing an amendment making HB 1443 an emergency measure.

Page 2

Senate Transportation Committee

Bill/Resolution Number HB 1443

Hearing Date 02-28-03

Keith Magnusson (Deputy Director for Driver and Vehicle Services ND DOT) Testified in support of HB 1443. From an operational standpoint, it is easier for the department if the option is not there to have the social security number.

The hearing on HB 1443 was closed.

Senator Espegard moved to adopt an emergency clause. Seconded by **Senator Bercier**. Roll call vote 5-0-1. **Passed**.

Senator Espegard moved a **Do Pass as amended**. Seconded by **Senator Bercier**. Roll call vote 5-0-1. **Passed**. Floor carrier is **Senator Taylor**.

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Jo Costa Richardson
Operator's Signature

10/16/03
Date

30695.0101
Title.0200

Adopted by the Transportation Committee
February 28, 2003

[Signature]
2-28-03

PROPOSED AMENDMENTS TO HOUSE BILL NO. 1443

Page 1, line 2, after "license" insert "; and to declare an emergency"

Page 2, after line 5, insert:

"SECTION 2. EMERGENCY. This Act is declared to be an emergency measure."

Renumber accordingly

Page No. 1

30695.0101

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Richard Costa
Operator's Signature

10/6/03
Date

Date: 2-28-03
Roll Call Vote #: 1

2003 SENATE STANDING COMMITTEE ROLL CALL VOTES
BILL/RESOLUTION NO. HB 1443

Senate TRANSPORTATION Committee

☐ Check here for Conference Committee

Legislative Council Amendment Number _____

Action Taken Amendment for an emergency clause

Motion Made By Senator Espesard Seconded By Senator Bercier

Senators	Yes	No	Senators	Yes	No
Senator Thomas Trenbeath, Chair	✓		Senator Dennis Bercier	✓	
Senator Duaine Espesard, V. Chair	✓		Senator Ryan Taylor	✓	
Senator Duane Mutch					
Senator Dave Nething	✓				

Total (Yes) 5 No 0

Absent 1

Floor Assignment _____

If the vote is on an amendment, briefly indicate intent:

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La Costa Rickford
Operator's Signature

10/6/03
Date

Date: 2-28-03
Roll Call Vote #: 2

2003 SENATE STANDING COMMITTEE ROLL CALL VOTES
BILL/RESOLUTION NO. HB 1443

Senate TRANSPORTATION Committee

☐ Check here for Conference Committee

Legislative Council Amendment Number 30695.0101 Title .0200

Action Taken No pass as amended

Motion Made By Senator Espigard Seconded By Senator Bercier

Senators	Yes	No	Senators	Yes	No
Senator Thomas Trenbeath, Chair	<input checked="" type="checkbox"/>		Senator Dennis Bercier	<input checked="" type="checkbox"/>	
Senator Duaine Espegard, V. Chair	<input checked="" type="checkbox"/>		Senator Ryan Taylor	<input checked="" type="checkbox"/>	
Senator Duane Mutch					
Senator Dave Nething	<input checked="" type="checkbox"/>				

Total (Yes) 5 No 0

Absent 1

Floor Assignment Senator Taylor

If the vote is on an amendment, briefly indicate intent:

REPORT OF STANDING COMMITTEE (410)
March 3, 2003 8:57 a.m.

Module No: SR-37-3708
Carrier: Taylor
Insert LC: 30695.0101 Title: .0200

REPORT OF STANDING COMMITTEE
HB 1443: Transportation Committee (Sen. Trenbeath, Chairman) recommends
AMENDMENTS AS FOLLOWS and when so amended, recommends **DO PASS**
(5 YEAS, 0 NAYS, 1 ABSENT AND NOT VOTING). HB 1443 was placed on the Sixth
order on the calendar.

Page 1, line 2, after "license" Insert "; and to declare an emergency"

Page 2, after line 5, Insert:

"SECTION 2. EMERGENCY. This Act is declared to be an emergency
measure."

Renumber accordingly

(2) DESK, (3) COMM

Page No. 1

SR-37-3708

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Jo Costa Richardson
Operator's Signature

10/16/03
Date

2003 TESTIMONY

HB 1443

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John Costa Richardson
Operator's Signature

10/16/03
Date

HOUSE TRANSPORTATION COMMITTEE
ROBIN WEISZ, CHAIRMAN
FEBRUARY 6, 2003

TESTIMONY BY
PARRELL D. GROSSMAN
DIRECTOR, CONSUMER PROTECTION AND ANTITRUST DIVISION
OFFICE OF ATTORNEY GENERAL
IN SUPPORT OF
HOUSE BILL NO. 1443

Mr. Chairman and members of the House Transportation Committee. I am Parrell Grossman, Director of the Attorney General's Consumer Protection and Antitrust Division. The Attorney General and the Consumer Protection Division support House Bill No. 1443.

Removing six words from this section, as indicated on Page 1, line 14, will significantly help protect North Dakota's citizens from the crime of Identity Theft. This change will prohibit the Department of Transportation from issuing a North Dakota driver's license containing the applicant's social security number.

Identity theft is the fraudulent use of another person's name, social security number and other personal financial information in order to obtain credit or services, or commit crimes.

An individual's social security number is the key to that person's identity. It is the key that that unlocks your personal records, financial assets and credit status. Identity thieves will take over the victim's bank accounts, apply for loans and obtain new credit cards in the victim's name. It is a horrendous crime that can ruin the victim's good name, reputation and credit. It can result in the loss of employment opportunities, the ability to obtain a mortgage to purchase a home, or the arrest of a victim for a crime the victim did not commit.

On the average it takes Identity Theft victims approximately 175 hours to clear their names and they incur \$1,000 or more in costs. Some victims have spent months, or even years, to clear their names and regain their reputations and financial status.

The Consumer Protection Division has worked with numerous victims in North Dakota in assisting these consumers in reporting Identity Theft and starting the process of cleaning up the mess. Identity Theft is a crime usually reported directly to local law enforcement. Therefore, the Attorney General only receives some of the reports of Identity Theft. Therefore, it is difficult for our office to determine the actual number of North Dakota complaints filed throughout the state.

According to the Federal Trade Commission, Identity Theft is the fastest growing crime and it topped their list of complaints during 2002. Over 700,000 people become victims each year. 12% of the victims report that there was a criminal investigation or warrant issued for their arrest as a result of the Identity Theft.

Imagine that you are on your way from Jamestown with your local church pastor to a meeting in Minneapolis, when you are pulled over for speeding near St. Cloud. The police officer checks your driver's license and finds out there is an arrest warrant in your name for a crime spree in

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Operator's Signature

Volosta Richard

Date

10/16/03

Minneapolis. You are arrested, dragged from your car in handcuffs and screaming you are innocent. This is a potential scenario for ID theft victims.

I have attached a letter from a North Dakota victim in Petersburg. This person was the victim of ID theft in Illinois. This letter vividly describes this victim's experiences and frustrations in trying to determine what occurred and what can be done to address the problem.

I could go on and on about the horrors and pitfalls for Identity theft, but it is not necessary at this time. Because of the serious nature of the crime, the Attorney General has taken a very personal interest in and proactive approach to ID theft. He personally speaks about this topic whenever possible. He distributes educational materials to the public. His consumer protection investigators and other staff conduct ID Theft prevention presentations to consumers throughout the state.

When learning that a large number of license applicants were continuing to use their social security number on their license when issued or renewed, the Attorney General became alarmed. He worked with the DOT staff in a joint effort to provide ID theft information to all license applicants. The Attorney General developed a one-page brochure for DOT staff to present to each applicant at the time a new license is issued or when a license is renewed. I have attached to my testimony a copy of that brochure. I have also attached our ID Theft brochure that we distribute to the public-at-large.

Our social security numbers are an integral part of our identity. We can't eliminate the use of the number or totally prevent unauthorized access to this number. However, we must reduce unauthorized access to our social security numbers as much as possible. Mandatory elimination of social security numbers on driver's licenses will dramatically reduce the exposure of our social security numbers to total strangers. Think about all the circumstances in which driver's licenses are used for business and other purposes. Retail store clerks write the numbers on checks, car rental agencies photograph and retain copies of the license, *et cetera*.

In the event you were not aware of the huge ID Theft ring busted by the FBI in November 2002, I have attached a copy of one of the media articles. The case involved the theft of 30,000 identities and stemmed from an employee at Teledata in New York, a company with access to the three national credit bureaus, Experian, Equifax and Trans Union.

We would never want to hand strangers the keys to our businesses, homes or vehicles. Likewise, we should not give them our social security numbers, the keys to our personal identities and financial security.

ID theft is a horrible crime that deeply violates the financial security, personal privacy and dignity of its victims. This legislation is a change that will prevent this crime for some of those victims.

For these reasons, the Attorney General respectfully urges this committee to give House Bill 1443 a "do pass" recommendation.

Thank you for your time and consideration and I will be available to try and answer any questions.

SENATE TRANSPORTATION COMMITTEE
THOMAS L. TRENBEATH, CHAIRMAN
FEBRUARY 28, 2003

TESTIMONY BY
PARRELL D. GROSSMAN
DIRECTOR, CONSUMER PROTECTION AND ANTITRUST DIVISION
OFFICE OF ATTORNEY GENERAL
IN SUPPORT OF
HOUSE BILL NO. 1443

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I have attached a letter from a North Dakota victim in Petersburg. This person was the victim of ID theft in Illinois. This letter vividly describes this victim's experiences and frustrations in trying to determine what occurred and what can be done to address the problem.

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Richard Costa
Operator's Signature

10/6/03
Date

I could provide many more examples of the pitfalls for Identity theft. However, I know you are well informed regarding Identity Theft. The Attorney General just wanted to alert you of potential risks. Because of the serious nature of the crime, the Attorney General has taken a very personal interest in and proactive approach to ID theft. He personally speaks about this topic whenever possible. He distributes educational materials to the public. His consumer protection investigators and other staff conduct ID Theft prevention presentations to consumers throughout the state.

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ID theft is a horrible crime that deeply violates the financial security, personal privacy and dignity of its victims. This legislation is a change that will prevent this crime for some of those victims.

For these reasons, the Attorney General respectfully urges this committee to give House Bill 1443 a "do pass" recommendation, with the proposed amendments.

The Attorney General would like to recommend an emergency measure for this legislation, because of the urgency of this issue. The Department of Transportation does not anticipate a problem with the early implementation.

Thank you for your time and consideration and I will be available to try and answer any questions.

PROPOSED AMENDMENTS TO HOUSE BILL NO. 1443
SENATE TRANSPORTATION COMMITTEE
THOMAS L. TRENBEATH, CHAIRMAN
FEBRUARY 28, 2003

PRESENTED BY
PARRELL D. GROSSMAN
DIRECTOR, CONSUMER PROTECTION & ANTITRUST DIVISION
OFFICE OF ATTORNEY GENERAL

Page 1, line 1, after "license" insert "and to declare an emergency"

Page 2, after line 5, insert:

"SECTION 2. EMERGENCY. This Act is declared to be an
emergency measure."

Renumber accordingly.

Salvatore Riccardi
Operator's Signature

10/16/03
Date

R

This past August, 2002, I found out some person/persons stole my social security number and name and has made to date 17 applications, of which 9 were successfully opened and one was used before I could close the account. With help from Judi Austad, ND Attorney General's office I have done everything suggested to place alerts and safeguards in place.

To date I am frustrated with the following concerns - it seems I can receive no help or answers - perhaps you can help. Identity theft is a new arena and persons in your position need to know what happens to the victim. You may have opportunity to have conversations with persons who can help arrest this offense. I will speak to my concerns in five categories. Please note my most immediate need is listed under number 5.

MY CONCERNS:

1. I found out about the theft by letters sent by underwriters for Home Depot and Old Navy. The letters state some unauthorized person tried to use my account at these places of business and were stopped. I do not have accounts with either of these businesses. I was able to get data listed on the application for credit. This same information (phone, address, name, etc.) is consistently used on all 17 fraudulent credit applications.

MY ?????

ARE THESE BUSINESSES USING AN EFFECTIVE MODEL TO SCREEN FRAUDULENT ACCOUNTS THAT COULD BE SHARED WITH OTHERS TO HELP SLOW THIS CRIME?

2. Process dictated I file a report with local authorities. I also filed with FBI, IRS, Postal Service, Federal Trade Commission, and Social Security. When each of the three credit history reports (from Experian, Transunion, and Equifax) were received it was my responsibility to return a call to the reporting agency, asking for help in reading/screening the report. I was given 800 numbers for most business who had requested my credit history, and again, it was my job to contact each business to see if any application for credit had been made and/or opened. If it was opened, I had to close it.

Are you beginning to see how time consuming this is? I am fortunate not to work full-time - I do sub teaching. So I had the time -- the emotional expense is another story!!

MY ?????

CAN THE MAJOR CREDIT AGENCIES RECONFIGURE THEIR PROCESS TO HELP THE NOVICE VICTIM THROUGH THIS MAZE? LANGUAGE AND ABBREVIATIONS ON REPORTS ARE INDIVIDUAL CREATING CONFUSION UNTIL THIS DIFFERENCE IS LEARNED.

3. One open account had a charge of \$560.49 before I found it listed on the Transunion Credit report as an active account of mine. And it was listed on the 2nd credit history report I requested. If I had followed the suggested time line of asking for one report per year, this would have gone to collections and ruined my credit, not to mention a hassle of another dimension getting that mess straightened out! I asked for reports every other week, then every month, now every two months to stay current with the activity. The credit agencies are not always polite

Sal Costa Richardson
Operator's Signature

10/16/03
Date

when asked for these extra reports, but I have needed to be persistent – even to the point of hanging up on one advisor, redial, and phoning again to get help with another agent.

MY ?????

CAN CREDIT AGENCIES BE CONVINCED THAT REPORTS NEED TO BE SENT TO THE VICTIM AT MORE FREQUENTS INTERVALS TO BETTER TRACK FRAUDULENT ACTIVITY?

4. When money theft happened, the local authorities could report to the state of theft origin (Illinois). Two ATM withdrawals (\$200, 9/13/02, Hazel Crest, IL; \$85 at Chicago ATM machine) and gas card swipes (9/13/02 through 9/23/02 Shell card used at Dixie HWY, Harvey, Illinois) in the area of the address used on all 17 applications. Illinois State Police Investigations Unit, Lt Christine Casey, was contacted. She contacted Sergeant O'Brien, Hazel Crest, Illinois Police Department, to help with the investigation. Some inquiries were made but answers I heard were 'it is out of my jurisdiction', 'we have too many major crimes to investigate', 'we are short staffed'. I understand all statements; however, by the time anything was investigated, I had the account closed – wouldn't this 'red flag' the thief?

Sergeant O'Brien stated that even though \$300.00 is the line to be considered felony theft in Illinois, it is up to the arresting officer to press charges. He compared this crime to assault – implying degree of battery determines amount of crime. This makes no sense to me! I see no parallel.

MY ?????

WHAT CAN BE STREAMLINED IN LAW ENFORCEMENT TO WORK WITH EACH OTHER AND WITH OTHER AGENCIES MORE QUICKLY AND MORE CONSISTENTLY?

5. AND MAYBE THIS SHOULD BE NUMBER 1!!!!

There is a pattern on my credit reports. If there is a request for my credit history, there is more than likely an application. One request (made 8/19/02 – the timeline of most of the activity) is very suspicious and Sgt. O'Brien says it is out of his jurisdiction to investigate any further than he has. The request comes from WCI Financial.

It took 3 phone requests to the credit agency to get a phone number, then an address so I could inquire about any open credit applications or accounts. Here is what the credit bureau gave me:

WCI Financial
1600 Golf
Rolling Meadows, IL 60008
PH. 708-290-7200

When I called the number, I received a fast busy signal, then cut-off. I called the directory assistance for this company and address, was told there is no listing.

12/19/02 I got this information from the Better Business Bureau serving Chicago and Northern Illinois:

From BBB Reliability Report
G E Capital Corporation
1600 Golf Rd
Rolling Meadows, IL 60008

Original Business start date: January 1986
Principal: Mr. Gary W. Slagle Vice President Operations
Phone: 847-290-7200 (I called and this number is disconnected)
Nature of Business: offers private label finance company
Automobile leasing company
Doing business as: above name AND WCI Financial
Additional addresses: 101 E. Ridge Drive, Danbury, CT
PO Box 5019, Rolling Meadows, IL
PO Box 5020, Rolling Meadows, IL

The BBB report states 'information provided to the Bureau lists this location closed, telephone disconnected.' THIS DOES NOT FIT THE TIMELINE OF the request for my credit history!!! Something is wrong!!!

Called both 800#'s listed on report and was told GE Capital was never affiliated with WCI Financial!!!!

Spoke with Joan Juda (Consumer Relations 800#). She found the Home Depot, Old Navy closed accounts. I did not ask about the Capital One application made (8/17/02) and I closed 9/6/02. I had spoken with Meg, 800-955-1455. 9/9/02 Meg gave me the following information:

8/17/02 application made, denied. Reapplied 8/23/02 over Internet.
Opened. [REDACTED], 3411 Fountainbleau Drive, Hazel Crest, IL, DOB, Age, Place of Employment, Home and work phone numbers. I also have an application reference number and 800# for the Capital One Investigating officer. This address and phone number lists Beverly Williams as resident.

There appears to be a connection with this company when you look at the names of businesses it supplies labels for respective credit cards and some of the fraudulent applications made. Regarding the car leasing part of WCI/GE Capital Corporation - I have never leased a car.

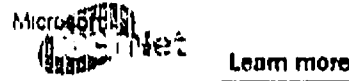
And it is very disconcerting to not be able to find out why this company has asked for my credit history!!! Is this really a legitimate business?

LOTS OF HOLES IN THIS PIECE OF THE PUZZLE - CAN YOU HELP????

Salvatore Riccardi
Operator's Signature

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Technology & Science

HACKS, VIRUSES & SCAMS

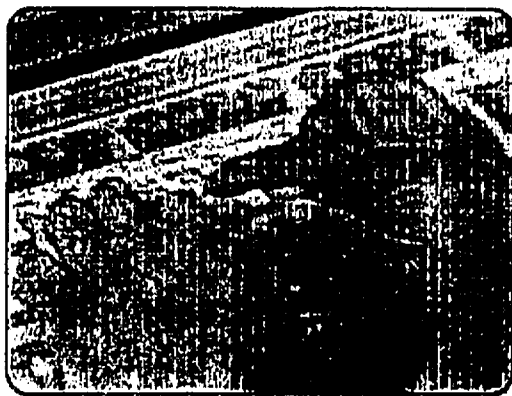
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Huge identity theft ring busted



Help-desk worker
alleged point man
in theft of 30,000 IDs

Nov. 25 — NBC's Pete Williams reports on a new crackdown in the biggest case of identity theft in U.S. history.

Free Windows Media Player [PLAY VIDEO](#)

By **Bob Sullivan**
MSNBC

Nov. 25 — A 33-year-old help desk worker at a small Long Island company was charged Monday with the biggest identity theft fraud in U.S. history. Philip Cummings' actions led to the theft of more than 30,000 people's identities, federal authorities charge, in what U.S. Attorney Kevin Barrows called "every American's worst financial nightmare multiplied tens of thousands of times." But as authorities explained how Cummings allegedly ripped through the nation's financial system, the irresistible question hung in the air: Why was it so easy?

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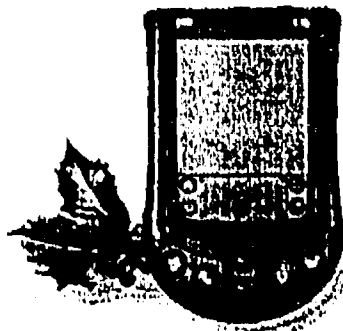
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MSNBC E-MAIL
Bob Sullivan
MSNBC REPORTER

TO VICTIMS, THE DATA can mean everything. After a full-blown identity theft, many will spend months clearing up financial demerits from overdrawn credit cards and bad car loans, and spend years checking their credit reports.

To Cummings, the data was worth \$30 per victim, authorities said.

During a three-year crime spree, Cummings was allegedly the point man in a scheme that saw victims' personal financial information stolen and sold to a ring of about 20 Nigerian nationals in the New York City area. Until the group got greedy earlier this year, and stole 15,000 credit reports while impersonating the Ford Motor Company, no one noticed.

"With a few keystrokes, these men essentially picked the pockets of tens of thousands of Americans and, in the process, took their identities, stole their money and swiped their security," Manhattan U.S. Attorney James Comey said at a press conference Monday.

Victims reported losing money from their bank accounts, seeing their credit cards hit with unauthorized charges and having their identities assumed by strangers. So far, victims have reported losing \$2.7 million, but that total is expected to rise.

HOW IT HAPPENED

Court papers filed in the case paint a clear picture how easy it was for Cummings to allegedly steal the data from the nation's powerful credit reporting agencies: Experian, Equifax and Trans Union. The faulty back door: a third-party service provider named Teledata Communications Inc. Teledata provides

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"credit prompter boxes," easy-to-use credit-check terminals found at more than 25,000 companies. The terminals make it simple for a car dealership or an apartment rental office to perform routine credit checks.

Teledata thus has access to all the credit report data at Experian, Equifax and Trans Union. And apparently, until recently, so did Cummings.

Simply by applying the right user name and password, Cummings was allegedly able to impersonate firms like Ford, giving him the keys to almost any citizen's personal financial kingdom.

"Any help desk representative has access to confidential passwords and subscriber codes of (Teledata) client companies that would have enabled that employee to download credit reports from all three credit bureaus," writes Barrows in his indictment.

It all started in 2000, when Cummings was allegedly approached by a suspect-now-turned-informant, who suggested there was a hot market for stolen credit data. There was. Soon, targeted requests were coming in from a group of at least 20 "individuals of Nigerian descent" living in the Bronx or Brooklyn. Authorities say the group would provide names and sometimes Social Security numbers, and Cummings returned credit reports. He allegedly split the \$60 fee with the informant, whose name is being withheld by investigators.

THE CODES KEPT WORKING

In March of 2000, Cummings quit Teledata, but that didn't even slow down the scheme, investigators say. The company codes he had allegedly stolen still worked, and most worked right up until his arrest earlier this year.

He left New York for Georgia, but frequently traveled back to the city to participate in the scheme, investigators say. Eventually, he allegedly loaded a special laptop computer with the right passwords so the informant could download credit reports on his own. This laptop now gave anyone who had it access to virtually everyone's personal financial data. When a company did change its password, temporarily stumping the laptop, the informant claims he just called Cummings, who had an ample list of additional passwords that still worked.

During the next two years, the scam continued unabated, with the criminals allegedly posing as dozens of companies to steal data. Initially, only Experian's service was used, but soon Trans Union and Equifax were also used.

Eventually, the group apparently got greedy.



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FREE VIDEO START

Nov. 25 — Equifax privacy officer John Ford makes recommendations for those worried about identity theft.

During most of 2001 and the early part of 2002, some 15,000 credit reports were ordered in Ford's name, and finally, someone noticed. Access to Ford's account was cut off. But even that didn't deter the thieves from their easy money. From February to May 2002, 6,000 reports, 100 at a time, were ordered in the name of Washington Mutual Bank. And as recently as September 2002, long after the Ford incident had been well-publicized, the brazen thieves ordered 4,500 credit reports through Central Texas Energy Supply.

When Equifax finally checked the requests, the firm learned that most were coming from a common telephone number in New Rochelle, N.Y. The requests regularly came in unusually large batches and they were often made by an operator using the initials "MM."

The operation finally came to a crash on Oct. 29, when federal authorities searched the New Rochelle home of their soon-to-be-informant. Computers and other equipment seized there revealed the extent of the crime.

WHY WOULD EMPLOYEES HAVE ACCESS?

Betsy Broder, the Federal Trade Commission's expert on identity theft said she was disturbed that the victim's personal data was so readily available to Teledata employees.

"Part of the problem is security and part is proper hiring practices," she said. "You have to ask what kind of safeguards does a company have."

The big three credit agencies distanced themselves from the issue Monday, saying they don't work directly with companies like Teledata.

"Our contract is with Ford Motor credit," said Donald Girard, director of Public Relations for Experian. "They are our clients ... Apparently they had a relationship with (Teledata) to facilitate their access to us."

Hacks, Viruses & Scams

- Why we're all at risk of ID theft
- Another Net domain system attacked
- Naval Academy raids computers
- Pentagon drops Internet ID plan

The criminal complaint suggests the thieves needed only a user name and password to foil Experian's security system and impersonate real credit report clients; Girard said he couldn't confirm or deny that. He said the company has already

made improvements to its systems to prevent such a heist from happening again, but he wouldn't say what

they were.

"This is the first time it's ever happened. ... it's a pretty unique situation," he said.

While Cummings only worked at Teledata for 10 months, the scam succeeded for nearly three years, and continued two years after he left the firm. That's not unusual, according to a bank fraud investigator who requested anonymity.

"All you need is a small window to steal what you need to do something like this," the investigator said.

For its part, Teledata declined to be interviewed but said in a statement that it is cooperating with authorities.

"We are pleased to learn that (the investigation) has apparently come to a successful conclusion," the statement read.

Cummings, who now lives in Cartersville, Ga., was released on \$500,000 bond after an appearance in Manhattan federal court Monday. He issued no statement. If convicted, he faces up to 30 years in prison for wire fraud and millions in fines.

In addition to Cummings, the FBI also charged Linus Baptiste and Hakeem Mohammed in the fraud. Mohammed is accused of fraud against GMAC, General Motors' financing arm, and Bank One. In one scheme, he allegedly changed address information in a victim's credit report so paper checks and other financial documents would be sent to his Bronx apartment. Baptiste is accused of using computer codes and passwords supplied by Cummings to access thousands of credit reports that he later sold.

The Associated Press contributed to this report.

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Operator's Signature

10/16/03
Date

The Attorney General recommends that you **do not** use your social security number on your driver's license.

Your Social Security Number (SSN) is probably your most valuable possession. It is unique – it identifies YOU.

It is also the key that unlocks your personal records and financial assets.

The law gives you the right to have a number other than your social security number as your driver's license number.

Using an **alternate number** on your driver's license will make your life **easier**—you will be able to verify your identity without giving anyone easy access to your money and it will help **protect your good name**.



Your driver's license is universally accepted as proof of your identity. You may be asked to show it when you write a check or use your credit card. Often the merchant will write your license number on the check.

Once that check is out of your hands you have no control over how your personal information is used— or **misused**.

Identity theft: The act of stealing your good name to commit fraud.

According to the FTC, Identity theft is the fastest growing crime.

Over 700,000 people become victims each year.

- 12% of victims report that there was a criminal investigation or **warrant issued** for their arrest as a result of the identity theft.
- On average, it takes victims 175 hours and almost \$1,000 to clear their name.



La Costa Richard
Operator's Signature

10/6/03
Date

CAUTION

An identity thief will use your social security number and other personal information to take over your existing bank and credit card accounts and to open new accounts in your name. The thief will apply for loans and credit cards, apply for welfare and much more, using **your identity**. As soon as they have spent all the money they can get under your name, they will move on—leaving you to suffer the consequences.

The theft of your identity can leave you with a poor credit rating and a ruined reputation that may take months or even years to correct. While it may be impossible to entirely eliminate identity theft, a few simple precautions can reduce your chances of becoming a victim:

- Don't use your SSN on your driver's license.
- Remove "extra" information—such as your SSN, home telephone, or date of birth—from your check blanks.
- Always store cards and documents containing sensitive personal data in a secure place.
- Carefully review all bank and credit card statements, cancelled checks, phone and utility bills as soon as you get them. Report any discrepancies immediately.
- If you applied for a new credit card and it hasn't arrived in the time expected, call the bank or credit card company involved. Report all lost or stolen cards right away.

?? Questions ?? Contact: North Dakota Office of Attorney General

Consumer Protection Division
600 E. Boulevard Avenue
Bismarck, ND 58505
(701) 328-3404 (800) 472-2600
(800) 366-6888 (TTY)
e-mail: cpat@state.nd.us
www.ag.state.nd.us

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AB 1443

Avoiding Identity Theft



Obtain a copy of your credit report regularly to check for fraudulent information. **Immediately** report all errors to the credit bureau. You can contact the three major credit bureaus at:

	EQUIFAX	EXPERIAN	TRANS UNION
Address	PO Box 740241 Atlanta, GA 30374-0241	PO Box 2104 Allen, TX 75013	PO Box 390 Springfield, PA 19064-0390
Order credit report	800-685-1111	888-397-3742	800-916-8800
Report Fraud	800-525-6285	888-397-3742	800-680-7289

You can reduce the amount of **junk mail** you receive by writing to: Mail Preference Service, PO Box 9008, Farmingdale, NY 11735-9008 or www.the-dma.org.

To stop **telemarketing calls**, write to: Telephone Preference Service, PO Box 9014, Farmingdale, NY 11735-9008 or www.the-dma.org.

Both of these lists are managed by Direct Marketing Association.



OFFICE OF ATTORNEY GENERAL
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www.ag.state.nd.us

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e-mail: cpa@state.nd.us

To order additional brochures:
(701) 328-2210
e-mail: ndag@state.nd.us

IDENTITY

Even though you have taken all the preventative steps, you find out your identity has been stolen. What do you do now? The most important thing to remember is **ACT QUICKLY!**

Unfortunately, it may take months to clear your name. However, you should take these basic steps **IMMEDIATELY:**

File a report with your local police.
It is a crime for an individual to use another individual's identifying numbers (see N.D.C.C. §12.1-23-11). Once the police report is written, request a copy for your records. You may be asked by your bank, credit card companies or other agencies to supply a copy of this report for their files.

Contact the fraud departments of each of the three major credit bureaus.
Tell them you are an identity theft victim. Request a "fraud alert" be placed in your file as well as a victim's statement asking that creditors call you before opening any new accounts or changing your existing accounts. Order a copy of your credit report each of the credit bureaus so you can check for other fraudulent accounts.

Contact the creditors for any accounts that have been tampered with or opened fraudulently.
"Creditors" can include credit card companies, telephone companies, other utilities, banks and other lenders. Ask to speak with someone in the security or fraud department of each creditor, and follow up with a letter. Immediately close any accounts that have been tampered with and open new ones with new Personal Identification Numbers (PINs) and passwords.

File a complaint with the Federal Trade Commission (FTC).
Contact the FTC's Identity Theft Hotline by telephone: toll free 1-877-IDTHEFT; by mail: Identity Theft Clearinghouse, FTC, 600 Pennsylvania Avenue NW, Washington, DC 20580; or on-line: www.consumer.gov/idtheft. The FTC has an outstanding publication called **ID Theft: When Bad Things Happen To Your Good Name.**

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Robert Rickford
Operator's Signature

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IDENTITY THEFT: The act of stealing your good name to commit fraud.

Every year thousands of people are victimized by identity thieves.

Besides basic information like name, address, and telephone number, identity thieves look for social security numbers, driver's license numbers, credit card and bank account numbers, as well as bank cards, telephone calling cards, birth certificates or passports.



IT'S NOT JUST YOUR WALLET—although stealing your wallet with your driver's license is one way to get what they are looking for, the dangers are everywhere.

THIEVES

- look through your trash for canceled checks, bank statements and pre-approved credit card applications.
- hang out in lines at banks and ATM machines to get your account and PIN numbers.
- use technology to capture your passwords and other personal information from your computer without your knowledge.

The thief will use your social security number and other personal information to take over your existing bank and credit card accounts and to open new accounts in your name. The thief will apply for loans and credit cards, welfare benefits and much more, using your identity.



As soon as they have spent all the money they can get under your name, they will move on—leaving you to suffer the consequences.


On average it takes 175 hours and almost \$1,000 to clear your name.


Your social security number is probably your most valuable asset. It is unique - it identifies YOU.


The theft of your identity can leave you with a poor credit rating and a ruined reputation that may take months or even years to correct. Meanwhile, due to your seemingly dreadful credit history, you may be denied auto or home loans, credit cards, apartments and jobs. An identity thief may even create a criminal record using your name.



However, there are several preventative measures that you can take to reduce your chances of becoming a victim. These few simple precautions may save you months of anxiety and explanation:

 Review bank and credit card statements, cancelled checks, phone and utility bills as soon as you get them. Report any discrepancies immediately. If a monthly bill doesn't arrive, contact both the post office and the creditor to ensure that your mail isn't being diverted.

 Don't give out your credit card number or other personal information over the telephone unless you initiated the call and you know it is a reputable company. Never, ever give out any personal information over cordless or cellular telephones, because those calls can be easily intercepted even by baby monitors.

 Remove "extra" information, such as your social security number, date of birth and home telephone number, from your check blanks.

OTHER CONSUMER TIPS

- Provide only the necessary information on incentive, rebate and warranty registration forms—don't answer the marketing questions.
- Don't respond to phony "surveys" - which are simply a con artist's way of getting your personal information so they can steal it. Tell telemarketers to put you on their "do not call" list so they can't call you again.
- Stop credit card companies, banks and other businesses from selling your personal information to other companies—use the form included with the company's "privacy notice" or call customer service and tell them you want to "opt out." You can opt out at any time.
- Don't respond to e-mails asking you to provide or "confirm" personal or account information. Delete any e-mails from unknown senders.