

Stolen: True Tales of Identity Theft

by Allie Johnson
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Learn how these victims worked to restore their good names and credit.

Identity theft happens when you least expect it -- and it's often committed by the people you least suspect. The thief could be someone you trusted implicitly, such as your ex-girlfriend, or someone who has no qualms about living the high life on your tab.

More than 11 million U.S. adults became ID theft victims in 2009, according to a survey by Javelin Strategy & Research. Victims are fighting back, though, by filing police reports and helping to get these criminals arrested, according to the survey.

These true tales of identity theft attest to the frustration and heartache this type of crime can cause, as well as how these victims worked to restore their good names and credit.

ID Theft Victim: Bogdan Vovk

How he discovered the theft: He got a card from a jewelry store thanking him for his purchase of a Rolex watch and a diamond ring, neither of which he'd bought.

The crime: The thief posed as Vovk and went on a spending spree. He even rented an apartment and filled it with rented furniture and electronics, which he later stole. In all, he charged up more than \$30,000.

The aftermath: Vovk called retailers and got the phone number the thief had provided when applying for credit. Vovk says he called and identified himself: "This is the real Bogdan Vovk." The thief replied, "No, you're not. I am," and hung up, Vovk says. Vovk then exchanged text messages with the thief, who claimed he bought Vovk's identity on the black market.

Outcome: Police arrested the thief, who pleaded guilty to identity theft and was sentenced to five years in prison. Vovk spent about 160 hours on the phone with creditors, amassed a file 8 inches thick and got every black mark erased from his credit, except for about \$4,000 the thief charged at a furniture rental store. His credit score -- which he says used to be 780 -- has dropped to the 500s.

Lesson learned: If you're an identity theft victim, be proactive, get as much information as possible and turn it over to authorities. "I didn't want somebody else using what I've worked so hard to build -- it's my identity, my credit report," Vovk says. "I didn't want somebody else living my life. I wanted to put an end to it right away."

ID Theft Victim: Don Redinius

How he discovered the theft: After a break-up, he moved, filed a change of address form at the post office and began receiving credit card statements his ex had been intercepting when they lived together.

What the thief did: She used his Bank of America and Citi credit cards to pay for spa facials, massages and even a Caribbean cruise -- racking up more than \$68,000 in debt. She also intercepted a blank check from a financial services company, opened the line of credit in Redinius' name, forged his signature and sent the \$6,000 to her family in Greece.

The aftermath: Redinius filed several police reports, alerted the Federal Trade Commission and wrote a letter to the Arizona attorney general. Redinius estimates that he has spent at least 300 hours on the phone with creditors. He has resolved two of the accounts and is still working on the third.

Outcome: After several years, the thief has not been prosecuted. "It's a white-collar crime, not very exciting," to police, Redinius says. "They don't fly helicopters over the house where the ID theft occurred or go after the thief in a high-speed chase -- yet it's a very significant problem." Because financial problems can precede identity theft, as was the case with his ex, Redinius wrote a personal finance book, "The New Era of Financial

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4 Identity Theft Myths

Identity theft experts say what we don't know can hurt us. Here are some common misconceptions.

Myth #1: Identity theft always involves credit cards. Credit card fraud is the No. 1 category of identity theft reported to the Federal Trade Commission, but experts say a stolen identity can be used to get a job,

Success."

Lesson learned: "Don't be so trusting of people, especially as it relates to financial things," Redinius says. "My financial information used to be more open around people I thought I could trust. In fact, I think the way she got my credit card number for Citibank was, I remember throwing that stuff in a dresser drawer. Now I'm much more careful."

ID Theft Victim: Jessica Guberman

How she discovered the theft: She was getting ready to go on a camping trip in Vermont with her husband when an investigator from her local police department knocked on her door and asked to question her about an ID theft ring.

What the thief did: The thief or thieves opened multiple credit cards in Guberman's name and used them to buy more than \$14,000 worth of clothes and expensive jewelry. "They bought a lot of engagement rings and Ralph Lauren clothes," Guberman says. A year later, they hacked into her bank account and stole \$17,000 -- which she discovered on her birthday when she went to pay for a massage and her debit card was declined. When she got home, her husband told her he'd tried to buy her flowers, but his card had been declined, too. There was 10 cents left in the account.

The aftermath: Guberman's once-excellent credit score crashed. "I had 11 or 12 credit cards, they were all maxed out. I had never made a payment, and they were all in collections," she says. She made hundreds of phone calls to resolve the problem and restore her good credit. She put a seven-year fraud alert and a freeze on her credit report.

Outcome: Police never learned who was behind the identity theft or how the thief got Guberman's information, but they told her there were about a dozen other victims in her area. Guberman never got her money back from the bank.

Lesson learned: Consider a security freeze, which is available to anyone and prevents credit bureaus from providing your credit report to new lenders without your approval. "It's a minor inconvenience, but it's worth it," Guberman says.

obtain prescription drugs, have medical procedures or even get away with a crime. For example, Neal O'Farrell, executive director of the Identity Theft Council, helped a victim who went to buy cold medicine at a drug store and learned a criminal had been using his identity to do the same -- probably to make meth.

Myth #2: You don't have to worry about ID theft if you have bad credit. "Identity theft does happen to people who have bad credit or no credit," says personal security and identity theft expert Robert Siciliano. "All you need to become a victim of identity theft is a Social Security number." Sometimes a thief doesn't even need that. O'Farrell helped an elderly couple whose names and address had been plucked from a phone book and printed on fake checks with a fake bank account number.

Myth #3: Using a credit monitoring service will prevent you from becoming an ID theft victim. "Because of all the hype around these services, a lot of consumers think they're safe, but nothing can make you completely safe," says Linda Foley, an identity theft victim and founder of the Identity Theft Resource Center. "A credit monitoring service won't show you if someone is using your existing credit card or if they've gotten speeding tickets in your name."

Myth #4: If you become a victim, you need to hire a lawyer. "Most attorneys do not know how to take care of identity theft unless this is an area they specialize in," Foley says. "You don't usually need an attorney unless something goes really bad and you have a credit reporting agency stepping all over your rights."

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[Beatsmits2006](#) 6 hours ago | [Report Abuse](#)

0 0

I was a victim of identity theft is there no way to Get your score back to what is was. The bad part about mine was it was a close friend and they had everything SSN# mothers maiden name since we shared an apartment at one time and they opened up bank accounts and forged my signature this has been since 1995. Thought about changing my social security # but they said that could hurt you doing that

with unemployment and social security benefits when
You get ready to
Retire. So identity theft victims are stuck with the consequences of
someone else's actions.

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Ree 11 hours ago | [Report Abuse](#) 0 0

Only WE have the power to protect ourselves during this severe crisis of
Identity Identity theft.

The reality is that there is no government system to predict, prevent, or
protect us. Let alone is there a guide book easily accessible to everyone
on how to get OUR lives back without spending 100's of hours of our
time, only to suffer the affects for the rest of our lives.

Please, protect yourself and your loved ones by becoming a member
and/or associate of PRE-PAID LEGAL SERVICES, INC.

They offer IDENTITY THEFT PROTECTION AND RESTORATION, AS
WELL AS LEGAL CONSULTATION AND REPRESENTATION ON MANY
LIFE EVENTS.

Imagine being able to call your attorney 24 hrs a day in an emergency,
and during business hours Mon.-Fri. for other consultation. Make as
many calls as you wish. They are there to help us get true Justice for all.

I only wish that I would have known about the help they offer, and in the
case of my divorce, would have saved me 25% off of my attorney fees.
They also offer this discount for criminal, bankruptcy and a few other
cases.

Imagine going to the emergency room or going in for surgery, and being
given the wrong medicine because someone else has been treated under
your name.

Yes, this is happening.

Signed,
Indianapolis

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Bptigger 15 hours ago | [Report Abuse](#) 0 0

I also had a problem with someone taking information that wasn't
common and built a nasty 35,000 phone bill. My wallet was stolen from
my purse on the bus I was riding on. Even did a police report. I came
home one day to a message from the phone co. telling me about many
calls from all over the country using my phone card number. I could
prove that I wasn't making the calls but had a terrible time getting them
to cancel the charges. It only took a year and many calls from them
telling me they were going to sue me. I just told them I'll see them in
court. I never paid it and changed my phone card number. Problem
finally solved. This was long before cell phones became available.

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A Yahoo! User 18 hours ago | [Report Abuse](#) 0 0

I recently got my identity stolen in October of this year, i was shocked
cause i never imagined this would happen to me. Especially not at 18
years young. Now creditors are telling me i owe them \$29,420.00 for
something i didnt even due. I talked to a detective yesterday and he
seemed real helpful, and gaved me good advice. He told me to never pay
with debit cards, like if you go to a restaurant always pay with cash,
since the waiters take the card out to the back and could write down
your card number and the machine they slide it through saves your
information there. He said to always pay with cash. I told him i had Bank
Of America, and he told me the bank is an okay bank but most of the

identity thefts he gets that involves banks and stuff, are from bank of america and that he knows that who is doing that are the workers there, but he cant do anything about it. Also that if we're going to write a check, write it with a blue gel pen. I forgot why he said blue, but he told me to use blue ALWAYS and gel pen ALWAYS too since with other pens they dip the check in the nail polish remover solution, leave your signature, and the solution removes the amount of money you put without leaving the check wet or smelly or anything, and there is how they end up stealing more of your money. Hope this information helps you guys, cause it sure helped me. I am sure he told me more info. i just cant think of it at the moment.

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Alex Isabel 18 hours ago | [Report Abuse](#) 0 0

I had an old, sick uncle who had a friend's daughter take care of him as a nurse. It turns out she was overdosing him and causing him to sleep more as she stole his valuables and identity.

Be careful.

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Watchmen 18 hours ago | [Report Abuse](#) 3 0

My identity was stolen two years ago - I used to be an American citizen who believed my government was working on my behalf. Now I am American who believes my government is working to bankrupt my future.

[Reply](#)

Ana A 18 hours ago | [Report Abuse](#) 1 0

Identity theft can occur against a business just as easily as it can occur against a person. I've had both happen but I was lucky enough to catch it at the very first attempt. Placing all of our accounts with credit unions versus banks, like the useless Capital One, is more beneficial and more secure. Capital One allowed for a charge to process even though I disputed it minutes after the card was used. Our credit union flags our accounts when even the smallest transaction out of the ordinary starts processing and they call, email and text until we get in contact with them. That's the kind of service that will prevent Identity Theft from occurring. If all credit cards and banks worked as our credit union works, then no one would be dealing with this crime again. Retailers won't be blamed for their incompetence and thieves won't be able to steal a dime. Too bad there are so limited branches for BECU and I can only hope that banks and credit cards would learn to prevent rather than be so incompetent and lazy at protecting peoples money and credit. And that's another thing, lets not forget Transunion and the rest of the waste of space credit reporting agencies that should be protecting us rather than having a hand in all of the identity theft that is occurring every second. All it takes is prevention and protection.

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Edwin 19 hours ago | [Report Abuse](#) 1 5

Because you're so rich that's why people steal from you.

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Earth Link 19 hours ago | [Report Abuse](#) 2 1

hello my name is credit card company, i know you dont want my junk mail, but i konw you love my service.

Provide me with your name, address and your SS# and you wont be disappointed. Take advantage of our identity theft rates. Hurry it wont last.

Thats what every letter says when it comes in to the mail. CREDIT CARDS COMPANIES if i want your credit i come to you. End of story.

Dont get me wrong credit helps alot in good/bad times, but use it wisly and keep eyes on your finances. take care.

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Timalato Galaxy 19 hours ago | [Report Abuse](#)

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hello amigo, I work for you?

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