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Freeze Out Crooks

INTRODUCTION

Some time ago I came across a law passed here in California that became effective in January of 2003. If you're curious, it was California Civil Code Section 1785.11.2 (a), but to avoid making your ears glaze over with my reading the thousands of words in that section and all the other related ones that followed, I think that just the first 29 words of the section sums up what they want you to know. It says:

“A consumer may elect to place a security freeze on his or her credit report by making a request in writing by mail to a consumer credit reporting agency.”

And here's what I consider of the most important parts of that law that says: In the case of an address change, the written confirmation shall be sent to both the new address and to the former address.”

The reason I think that's so important is because identity thieves often try to change your mailing address so that you don't receive notices of their attempts to steal you identity... and by the credit bureaus also sending you the notice, you'll know what's going on and be able to squash it.

The rest of the words are a lot of legalese, and go on to define the operative terms being used, and the duties and responsibilities of each credit reporting agency, and you can easily Google it if you'd like to read the Act in its entirety, like I did, and that's what made me think it was a good idea to take advantage of it, so I created a letter that was copied, filled out, and sent in to each of the three major Credit Reporting Agencies, (along with the requested \$10 fees in California) and was pleased to find out that not only did they receive my requests, but they each sent me a free copy of my credit report.

And the success of that procedure made me realize that everyone should do

that to protect their credit and assets, but I soon learned that it's not as easy as it sounds, so I encouraged a young friend of mine to see if he could create a service that did it for people, and he started doing it... and before long it was doing very well, but he didn't have the time to run it, so as you'll learn later in the book, I became involved in the business.

But getting back to the credit agencies sending out those free credit reports to people that successfully request the placement of a credit freeze on their files,.....

I don't know if they still do that or if it was required by law, but either way I thought it was nice of them.

The bottom line was that I felt a lot more secure about preventing identity theft... until I started seeing a whole lot of television commercials about credit-theft horror stories that featured a bunch of victims endorsing their services and telling about how one or the other of those places saved their lives and their credits... and the most prominent one of those services was named LifeLock, and the commercials and their websites impressed me so much that I called up their 'Questions' line at (800)416-0599, and was put right through to a very nice gentleman named Brad, who offered to answer the few questions I had about their services... and to start out, I only had two main ones:

First, I told him that my fiancée had already placed a credit freeze on access to her credit report at the three main Credit Reporting agencies, and asked him if that would interfere with her signing up for LifeLock's services... and he told me that it would not.

Secondly, I told him that my I also wanted to join, but that I haven't placed my own credit freeze on yet, and asked if he thought that I should, or that LifeLock would do it for me... and his answer surprised me because he said that if I want to freeze my credit report that's OK, but I'll have to do it myself, because LifeLock doesn't place credit freezes on their customers' credit reports.

Well, from what I understood about the law, especially from those two provisions I read to you a couple of minutes ago, I thought that putting a credit freeze on was the best move I could make to prevent any unauthorized attempts to access my credit report, but from what Brad told me, that's not part of their service, so I started to ask more questions, and I must give both LifeLock and Brad credit, because no matter what I asked, he stayed the same friendly, cooperating guy, and politely and professionally tried to answer each one of them but when he finally told me that LifeLock does not stop people from accessing your credit report, that did it for me.

I really appreciated how cooperative Brad was, and have no doubt that all of their customer support people are as nice as he was, but as far as I'm concerned, after thinking it over for a while, I feel that their customer services, website, and television commercials just don't do enough to convince me to spend up to \$29.95 every month for the rest of my life, when I believe that having placed my own credit freeze in place will stop all the things that they 'discover' and notify me about, so that they can then put their experts to work trying to stop the damage that my credit freeze would have prevented right from the beginning.

I didn't call any of the other companies that offer to help protect your credit, so I don't know if they follow the same plan as LifeLock does, or if they place a credit freeze for you and act as the party to be notified that there's some suspicious activity on your credit file, but even if that's the case, I don't see the benefit of paying hundreds of dollars a year for them to act as a messenger service... I can do my own credit freeze, and save that money.

Chapter 1 How to Avoid Tickets

You might think a chapter with a title like this one has nothing to do with stopping Identity Theft, but it does.

Like most adults, whenever possible, I refrain from stating my age... but suffice it to say that I've been a member of AARP for a while.

I started driving at the age of sixteen, and successfully collected a large number of speeding tickets during a very short period of time: so many, in fact that at the rather strong suggestion of the Illinois Department of Motor Vehicles, I took a one-year break from driving and became quite familiar with Chicago's excellent public trans-transportation system that ran through the city on all of the main streets that were no more than four blocks apart, and criss-crossed our city very effectively.

When moving to California it was quite evident that compared to the old large one in Chicago, the transportation system out here is severely lacking, especially if you want to go anywhere that's not close to a large main street, into nearby towns, into a large tract of residences, or up into the hills... and at that time there were no subways or elevated trains and no Uber or other companies like that.

If you wanted to go anywhere at any time you felt like it, you'd have to drive... and the traffic police had this Victorian policy of actually enforcing the inconvenient laws set forth in the state's Vehicle Code... a set of regulations I'd never even heard of back in Chicago, where the street cops acted like judges and often even collected the fines in advance, thereby saving you the trouble of waiting in line where they're supposed to be paid... a process that the cops here in California apparently weren't taught that course at the police academy, and became a quite perturbed when one merely hinted at the benefits of it when it was offered.

Therefore, I decided to change my evil ways and figure out a new way that I could live a long and happy prison-free life out here, and remain an automobile driver instead of a bus rider... and after much thought and consideration I actually succeeded in figuring out the only perfect way to beat the system, drive all over the state, and never get a speeding ticket... and it didn't involve the use of a radar detector or a high-speed chase.

Actually, it was quite simple, and after a while it became sort of a life-style that still works for me to this day... and here's the plan: I never drive over the legal speed limit.

And guess what? I discovered that by using my new system in a city with a lot of traffic, that even on an occasional freeway trip, not speeding only might add just a minute or two to my travel time to each destination... and to play it safe, I also got into the habit of starting my trip about five or ten minutes earlier, which improved my reputation for punctuality, and also removed the anxiety of arriving late because of my strict adherence to the law.

And now..., to show you how my ticket-free philosophy applies to protecting the security of your identity, it's as simple as my system for avoiding speeding tickets... and here's the plan to accomplish that: Stop giving your private credit information away to people that want to help you fight identity theft!!

Surprised? Well, you shouldn't be, because Identity/Credit thieves are not geniuses: they're just a bunch of immoral crooks that take advantage of your mistakes, and whenever you 'slip up' and do something that makes it easy for them, they're experts at taking advantage of it and exploiting the opportunity.

The bottom line here is this: there is no long list of things you must do to protect your Credit and Identity: instead it's just a short list of one thing TO DO, and several to AVOID DOING.