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Dear Clients and Friends:

It's a well-known fact that thieves love a funeral. While everyone else is spending hours attending services and saying their final goodbyes, the looters are hard at work in the family residence, taking anything of value. But if you were one of the bad guys, wouldn't you be looking for an easier way?

Welcome to the 21st century, where technology has opened a new door for these banditos, called "ghosting." Instead of coming to your house, now they're coming to steal your financial information. Credit bureaus and other institutions can take months to process a death, giving thieves all the time they need to commit fraud.

"This is a real one-two punch for surviving family members," says Eva Velasquez. She's the CEO of the Identity Theft Resource Center, a San Diego nonprofit that aids victims of fraud. "Not only do they have to unwind the mess, but there is a real emotional impact because they are already grieving."

Fortunately, there are steps any family can take to reduce the risk. Ghosters start with the obituaries, so be sparse with details. You can list the person's age, but avoid facts like date of birth, maiden name, and home address. As soon as the death certificate is available, send it to credit card companies, banks, brokers, lenders, every financial institution where the person had an account. Ask them to list the account as "Closed, account holder deceased." Contact the DMV and the Social Security Administration to take identification numbers out of circulation.

Also send the death certificate to Experian, Equifax and TransUnion. Instruct them to flag the person's credit report with this alert: "Deceased, do not issue credit." Request a copy of the credit report so you'll know all the active credit accounts that need to be closed. Then check the credit report a few weeks later to see if there's any suspicious activity, and do a final review of the credit report three to six months later.

For free assistance, the Identity Theft Resource Center can be reached at 888-400-5530. Their website is [www.idtheftcenter.org](http://www.idtheftcenter.org), where you can keep up with all the latest scams.

Regards,



Charles M. Shackelford