A couple of years ago, I read T.C. Boyle's novel, *Talk Talk*, with fascination. It is a dark portrait of an identity thief without a conscience and his deaf victim, who tracks him down and confronts him with the help of her computer-savvy boyfriend.

Despite this chilling description of a crime that has become an epidemic in the United States, I was beginning to get annoyed at those repeated “fraud warning” phone calls from Citicard, alerting me to suspicious patterns of activity on my Mastercard. For better or worse, all the seemingly unusual purchases they brought to my attention were really mine; that is, until the call I received Friday, May 16.

No, I told the Citicard representative, I did not just charge $1,169.98 at bestbuy.com. No, I did not recently change my mailing address to, believe it or not, 645 Pleasant Hollow Trail, Shepherd, Montana. And no, I did not change the password on my Citicard account.

Someone, however, did do these things, using my name. They changed my mailing address and password on May 6. Then, according to the Citicard fraud specialists I spoke with over the ensuing few days, they waited 10 days until it would supposedly not trigger Citicard’s suspicions by being in proximity to the address and password changes, and used the new information to charge their first purchase on my card. Other purchases would probably have followed, had Citicard not contacted me and cancelled my card right away.

The key to the identity thief’s ability to shanghai my credit was finding out my Citicard password. Like some other financial institutions, Citicard uses your mother’s maiden name as its default password, and identity thieves know this. If you have any accounts set up this way, CHANGE YOUR PASSWORD RIGHT NOW to something more random. In the age of the Internet and particularly of online genealogical research, your mother’s maiden name is out there somewhere in association with yours, and an identity thief can find this out in a nanosecond.

The thief used my password to change the mailing address for my credit card statements, which would then correlate with the billing address they would use for an online purchase charged to my credit card. And my next credit card statement would be happily on its way to Pleasant Hollow Trail in Montana, so presumably I wouldn’t see the new charges for some time. Meanwhile, the plasma TV or whatever it was the thief ordered from bestbuy.com would be on its way to a drop-off location where it could be received and then re-sold, or used in whatever scheme the identity thief was pursuing.

Once I had taken the proper precautions – cancelled my credit card, alerted my bank to possible problems, changed the passwords on all my financial accounts, and set up fraud alerts with the credit reporting agencies – I began to wonder what should be done about the purchase at Best Buy? With the number of identify thefts in the United States running at 26,000 per day, did anyone care about the price of the thefts, or were companies just absorbing them as a cost of doing business? Citicard hadn’t indicated any further actions, simply telling me to follow up with their fraud department on Monday. By then, this online order would certainly have shipped.

So I called up Best Buy, and inquired whether they had a purchase under my name. Yes, they said, and it was for $1,169.98. I informed them that this purchase was not mine, and that it was a case of fraud. This was news to them. Because it was the same day as the purchase, they were able to halt the transaction, so I felt some small glee in knowing that our identity thief did not receive his merchandise.

At the suggestion of both Citicard and Best Buy, I filed a report with my local police department, in Santa Clara. Then I provided the police report to Best Buy and Citicard, in the remote hope that this might be useful in an investigation.

Though increasingly alert and quick to stop misuse of credit through identity theft, it struck me that no one in the succession of company or law enforcement officials I spoke with was prepared to take immediate action to stop the bogus charge on my card before the transaction was complete. While not interested in the risky game of T.C. Boyle’s characters, who run the identity thief to ground at his dishonestly acquired home, I do think it makes sense to personally intervene to stop the leakage of funds from companies and credit cards through fraud, when it’s possible.

If we don’t, we all pay for the results eventually, through higher prices and fees. Ω