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Title: Shred program provides residents with identity theft protection

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According to the FTC, identity theft happens when someone takes information about you and then uses it to commit fraud. In addition, identity fraud in its various forms has affected ten million people in any given year. What that means in dollars is business losses of about fifty billion, and on top of that, victims of identity theft have spent five billion dollars trying to undo this harm. According to Federal Trade Commission Chairman Deborah Platt Majoras, everyone needs to be conscious that identity theft is real. She also says that although no one's immune, there is a lot you can do to "deter, detect, and defend yourself from identity theft."

If your identity is stolen, not only does it cost you money but also time, emotions, and stress. It can take years to build good credit, and an identity thief can ruin your good credit quick! In order to deter identity theft, here are a few recommendations

- ⇒ First, analyze what is in your wallet. Don't carry around anything that has your social security number on it. If someone asks for your social security number, be hesitant. Ask why they need it and how they're going to safeguard it.
- ⇒ Be mindful of your trash. Did you know that stealing trash is not illegal? In 1998, the Supreme Court ruled that once an item is left for trash pickup, there is no expectation of privacy or continued ownership.
- ⇒ Shred paperwork and financial documents that contain personal information.

The Isabella County Recycling Center's new "Shred" program can help! We distribute large envelopes to residents. Or if you have an envelope at home that is up to 12" x 15.5", remove the metal clasp, then start placing the following confidential documents inside: credit card statements, medical records, tax records and returns, pay check stubs, credit card applications, expired licenses, insurance policies and contracts, bank statements, mortgage records, student loan receipts, unfilled drug prescriptions, credit card checks or personal checks...anything with confidential information (especially social security number and birth date.) Once filled, seal the envelope and bring it to the Isabella County Recycling Center. At this point, Mid-Michigan Industries' (MMI's) 4 Guys and a Shredder will safely and securely shred your envelope. 4 Guys and a Shredder is a group of 4 individuals with significant barriers to employment that have purchased an industrial shredder to provide secure shredding services to various individuals, businesses and municipalities. They are conveniently located at the Materials Recovery Facility located at 4208 E. River Rd., Mt. Pleasant. The low-cost "Shred" program is only \$1.00 per envelope. Securely locked containers safely hold your documents prior to destruction. This program eliminates the passage of your information through multiple hands, and the need for faulty home shredders. The shredded product will be recycled at no additional fee, which is better for the environment than placing these documents in the trash.

For quantities larger than a manila envelope can hold, MMI's "Four Guys & a Shredder" program can also help. This program provides shredding for \$0.15 per pound if you bring it to the Isabella County Recycling Center. Or, MMI will come pick it up from your residence for a fee. They also provide shredding pickup free to any business currently under contract with MMI. For businesses that do not presently have a recycling pick up contract with MMI, this service is available for an additional fee based upon distance, volume, and frequency. For more information please contact Sheri Alexander or Shad Welke at Mid Michigan Industries at 773-6918.

The next step to reduce identity theft is "detect." Especially if the thief opens new accounts, there may be no way for you discover it unless you review your credit report and financial accounts regularly. Federal law gives you the right to a free credit report yearly. You can check your credit report at www.AnnualCreditReport.com.

If you take steps to "deter" identity theft, but still "detect" you have become a victim, you must "defend" by acting quickly. Contact one of the three credit reporting agencies and put a fraud alert on your file. Next contact each creditor where your information has been misused and close any accounts you believe have been tampered with or opened in your name. Follow up in writing and dispute the accounts, and get a letter resolving the disputed fraudulent accounts. The FTC also has an affidavit which can be used to write an explanation of what happened, which proves the accounts they are trying to collect on are fraudulent. Next contact your local police to file a report, and get a copy. Then report the identity theft online at www.ftc.gov/idtheft or call 877-ID-THEFT toll free to report it to the FTC. There is also a lot of consumer education material available on the web site.

If you have questions about recycling, or you would like to request a copy of my new quarterly newsletter, please contact me at 989-773-9631 or recycling@isabellacounty.org. If you would like to hear the February 2008 "Sunday Staff Meeting" for a 35-minute update on recycling and programs, please visit www.wcfx.com, click on "Morning Sun 24 Hour Newsroom", and "Recycling Feb 2008." Happy Recycling!

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