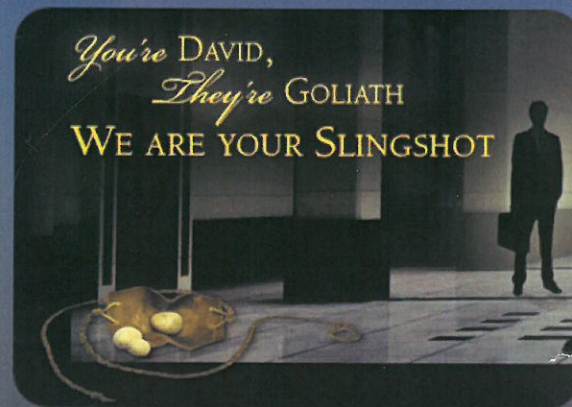


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Legal News *You Can Use*  
*Identity Theft - What You Can Do*

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## **Identity Theft - What You Can Do**

Names, Social Security numbers, birthdates and addresses are generally enough to open a credit card account in your name - an account hackers could use and the credit card company would think is your responsibility.

Equifax's handling of the data breach has since been termed a "dumpster fire" by noted journalist Brian Krebs. Their instructions, website and tools to help you determine if you've been impacted have been nothing short of a total mess.

**Pay attention.** The single most important thing you can do is *simply pay attention*. Pay attention to your normal monthly bills, credit cards, paper junk mail, to what looks like spam in your email, and to authentic looking emails in your inbox that may be phishing schemes.

**Watch your bills for unexpected charges.** This isn't limited to credit cards, but any charge for which you are notified via paper or electronic mail. If they are not legitimate, contact the company *immediately*.

**Monitor your credit cards closely.** In our opinion, simply reviewing the paper statement once a month isn't enough. Enable online access and check frequently - every few days or at least once a week. In addition, use credit card services that notify you by text or email each time a charge over a certain amount is made. If you can, set it to any charge over \$1, so you know exactly what's happening. If you

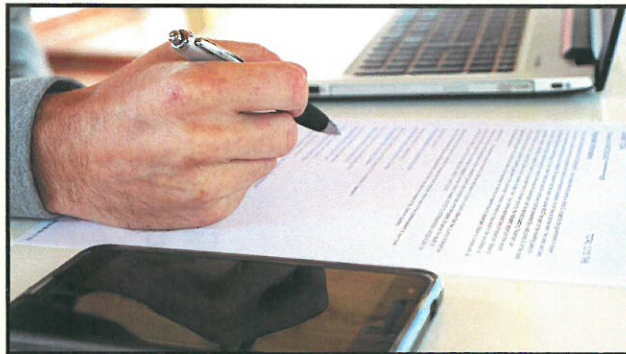
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see something suspicious, contact the credit card company *immediately*.

**Open the junk mail in your mailbox.** Often, the first notification that something is amiss is a statement or welcome letter from an account you've never heard of. If it looks like someone opened an account in your name you did not authorize, contact the company *immediately*.

**Watch spam in your email for legitimacy.** What you think is spam, because it's about a company or an account you don't have, could potentially be "legitimate" in that it's actually from the company mentioned and you do have an account with them ... an account opened by an identity thief. If you suspect that's the case, contact the company *immediately*.

**Watch your inbox for phishing.** Phishing attempts are likely to be on the rise. Using the stolen information, hackers craft even more convincing (yet fake) emails trying to get you to fall for their schemes. Pay close attention to all email that leads you to log into your bank, credit card company or any other website that deals with your personal information. Never click on the link to those sites in the email, instead go to those sites using your own links and bookmarks.



**If you discover a fraudulent account, contact law enforcement.** If you find you are a victim of identity theft, even for just a single account, contact law enforcement as well as the company. Many of the remedies and mitigations rely on police or other formal reports being filed.

### **Goodbye Jed Nolan. Thank you.**

*This month's lead article was written by Jed Nolan who practiced with our firm for four years. It is with a mixture of sadness and pride that I report Jed is leaving us to take a position with Mountain State Justice, a public interest law firm which provides excellent legal representation to many West Virginians. Working with Jed has been an honor and a pleasure. He is a young man of outstanding integrity, diligence, and disposition. We wish him well and we are sure the folks at Mountain State will appreciate his valuable contributions to their practice.*

**- Kevin Burgess, Senior Attorney**

### **Do You Know Ocwen?**

Have you or anyone you know had issues with the Ocwen Mortgage Company, such as...

- difficulty getting a payoff?
- unexpected costs or fees?
- failure to credit payments?
- disputes over the escrow account?

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