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October 4, 2015

Protecting deceased loved ones from identity theft

We hear nearly constant warnings about how important it is to protect ourselves from identity theft. The team at Elder Law Answers (www.elderlawanswers.com) point out that a whole group of potential and actual victims cannot protect themselves. According to the fraud prevention firm, *ID Analytics*, the identities of more than 2 million deceased Americans are stolen by identity thieves each year.

This is clearly an issue for businesses if identity thieves open credit cards or otherwise misuse the financial identity of a deceased person. However, it can be an issue for family members with deceased loved ones who have the same or similar name, are surviving spouses, were joint owners and/or beneficiaries on bank accounts or financial products, or owned real estate with the deceased person. It also can affect the administration of an estate. Not a great deal of research appears to have been done on this issue, but there are steps that are possible to take in order to discourage identity thieves from stealing identities of deceased loved ones.

One step is to consider is to notify the three major credit reporting agencies, Equifax, Experian, and TransUnion, by sending a death certificate and evidence that you are the personal representative for the estate. Otherwise, it can take up to six months for credit reporting agencies to be notified of a death. Make sure that you provide the decedent's full name, date of birth and death, Social Security number, and the decedent's most recent address. You can also request that the credit reporting bureaus put a "deceased—do not issue credit" alert on the file. You can monitor the decedent's credit report for one year to make sure that there are no issues. Go to www.annualcreditreport.com for a free credit report for executors and trustees.

It is also a good idea to cancel the decedent's driver's license by notifying the state's motor vehicle department. Usually, credit cards and financial institutions are notified as a result of the estate administration. However, if they were not notified formally, it is a good idea to do so.

A final suggestion from the Elder Law Answers Team is to be careful what you write in an obituary. Often thieves find victims by looking through obituaries. Think about what information would be useful in opening a new account such as date of birth, mother's maiden name or the decedent's address.

Most of the time, identity thieves who prey on deceased victims do not affect the surviving family with their actions. However, in an abundance of caution, especially for a surviving spouse or a child with the same name, it might be worth the effort to protect your loved one's identity even after death.