



NEW YORK STATE SENATOR

John J. Flanagan

## ATM SCAM ALERT - Be Aware Of Your Rights

JOHN J. FLANAGAN January 10, 2012

According to a report in Newsday, there has been a ring of thieves who have been placing skimming devices on ATM machines on Long Island. Please be sure to carefully read your bank statements to find any discrepancies and report any issues to your bank immediately.

If you have any issues or concerns, be sure to contact your banking institution as soon as you can.

Please utilize the following links for more information on how to protect yourself:

[Federal Trade Commission: Credit and Charge Card Fraud Advice](#)

[New York State Department of State: Check Your Credit Reports](#)

[New York State Department of State: Tips for Safely Using The ATM](#)

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**Here is a summary of the story from Newsday's Web Site:**

**Long Island ATMs hit in scam, officials say**

Originally published: January 10, 2012 10:53 AM By GARY DYMSKI

A Romanian citizen in the United States illegally faces 60 years in prison on bank-fraud charges for placing skimming devices on ATM machines at banks in Long Island, New York City and Westchester, federal officials said.

Secret Service agents arrested Laurentiu Iulian Bulat, 37, Friday in Manhattan, after he was seen on HSBC bank video surveillance installing skimming devices on two ATMs at a Manhattan branch.

Bulat is part of a fraud ring that stole \$1.5 million from customer accounts by installing the high-tech skimming devices on more than 40 ATMs, officials said.

A spokeswoman for Preet Bharara, the U.S. attorney for the Southern District of New York, said she did not know how many Long Island banks had been hit by the fraud ring.

Bulat is being held at the Metropolitan Detention Center in Brooklyn and faces a preliminary hearing on Feb. 6, officials said. He is charged with one count of conspiracy to commit bank fraud and one count of bank fraud.

In a news release, Bharara called skimmers "high-tech bank robbers. Instead of using a gun and a note, skimmers use fake card readers and hidden cameras to steal a customer's information to get to that customer's money and take it," Bharara said. "Often it happens completely undetected."

[PLEASE CLICK HERE TO READ MORE ON NEWSDAY'S WEB SITE](#) - *Please note: Newsday is a subscription site that requires a password*

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## **ADDITIONAL INFORMATION**

Keep records. Print a copy of your purchase order and confirmation number from the web site. Companies also may send you important emails regarding your purchase. You should retain those emails until you have resolved any concerns regarding your online purchase.

SUFFOLK COUNTY RESIDENTS CAN CONTACT THE [SUFFOLK COUNTY OFFICE OF CONSUMER AFFAIRS](#)

## **SECURITY FREEZE LAW**

NYS law now gives residents another weapon in the fight against identity theft by allowing you to place a security freeze on your credit files. A security freeze prevents your credit information from being released without your consent.

With a “freeze,” outside parties would be unable to view your credit files without your approval. Since banks and credit agencies usually do not issue new loans, credit, or mortgages without first viewing the applicant’s credit history, the security freeze prevents an identity thief from using your name to obtain these services, even if they have your Social Security number.

To place a security freeze on your credit files, you must send a certified or overnight letter with your name, address, Social Security number, and date of birth to each of the three major credit bureaus at the addresses listed below.

Equifax Security Freeze

PO Box 105788,

Atlanta, Georgia, 30348

Experian Security Freeze

PO Box 9554,

Allen, Texas, 75013

Trans Union Security Freeze

PO Box 6790,

Fullerton, California, 92834-6790

## **REVIEW YOUR CREDIT REPORT**

You are entitled to receive a free copy of your credit report once every 12 months from each of the three nationwide consumer credit reporting companies (listed below). Consumers sometimes find out that they're victims of identity theft when they try to make a major purchase and discover unfavorable information in their credit reports.

Legitimate loans can be denied or delayed while the credit mess is straightened out. Knowing what's in your credit report allows you to fix problems before they jeopardize a major financial transaction.

### **Credit Bureaus**

Equifax ([www.equifax.com](http://www.equifax.com)) — To order your report, call 1-800-685-1111 or write:

P.O. Box 740241

Atlanta, GA 30374-0241

To report fraud, call: 1-800-525-6285 and write:

P.O. Box 740241

Atlanta, GA 30374-0241

Experian ([www.experian.com](http://www.experian.com)) — To order your report, call 1-888-EXPERIAN (397-3742) or write:

P.O. Box 2104  
Allen, TX 75013

To report fraud, call: 1-888-EXPERIAN (397-3742) and write:

P.O. Box 9532  
Allen, TX 75013

TransUnion ([www.transunion.com](http://www.transunion.com)) —

To order your report, call 1-800-916-8800 or write:

P.O. Box 1000  
Chester, PA 19022

To report fraud, call 1-800-680-7289 and write:

Fraud Victim Assistance Division,  
P.O. Box 6790  
Fullerton, CA 92834

## **IF YOU BECOME A VICTIM OF IDENTITY THEFT**

If you become a victim, call 1-877-ID-THEFT to get a copy of the Federal Trade Commission's ID Theft Affidavit form. This affidavit will help you report information to many companies using just one standard form, simplifying the process.

It is also important to report the fraud to the following organizations:

1. Each of the three national credit bureaus (listed at left). Ask each agency to place a "fraud

alert” on your credit report, and send you a copy of your credit file.

2. The fraud department at each creditor, bank, or utility/service that provided the identity thief with unauthorized credit, goods or services.

3. Your local police department. Ask the officer to take a report and give you a copy of the report. Sending a copy of your police report to financial institutions can speed up the process of absolving you of wrongful debts or removing inaccurate information from your credit reports. If you can't get a copy, at least get the number of the report.

4. The Federal Trade Commission, which maintains the Identity Theft Data Clearinghouse and provides information to identity theft victims. You can visit [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or call toll-free 1-877-ID-THEFT (1-877-438-4338).