

## Task force targets identity theft

### Nevada ranks second in nation in reported victims per capita

**By FRANK CURRERI**  
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Las Vegas police Detective Larry Smith, a computer expert who investigates Internet fraud and cybersex cases, among others, works Wednesday from his downtown office. A new law enforcement task force aims to slow a surge in identity theft cases, but authorities say they need increased vigilance from businesses and residents to stop resourceful criminals. Photo by [K.M. Cannon](#).

Authorities have created a task force to bolster the fight against fraud, but Clark County Sheriff Bill Young took financial institutions to task Wednesday for not doing enough to help curb an identity theft epidemic in the Las Vegas Valley.

"The financial institutions are probably the most responsible," Young said, "and have not done their job and due diligence in combating this crime. And the reason they haven't is because they're still making a profit" even when criminals pose as someone else and cash in.

"We need a major effort from many fronts. It can't just be law enforcement."

Nevada ranks second in the nation in reported identity theft victims per capita, and authorities expect the fastest-growing crime in the valley to fester without more cooperation from citizens, banks, retailers and others. Credit card fraud topped the list, followed by telephone and utilities fraud.

Authorities added another weapon to their fraud-fighting arsenal in April, when federal and local law enforcement agencies joined forces and formed SWIFT: the Southwestern Identity Theft and Fraud Task Force. The investigative team includes Las Vegas police, U.S. Secret Service and the U.S. Postal Inspection Service, whose efforts have resulted in federal fraud-related charges being filed against 41 suspects.

But satisfaction with those arrests is tempered by a sobering reality: Las Vegas police handled roughly 5,000 identity theft cases last year alone. This year, the department is on pace to eclipse those totals.

"Southern Nevada's identity fraud problem is overwhelming," said U.S. Attorney Daniel Bogden, who encourages Las Vegans to regularly check their credit reports.

At their most simplistic, identity theft scams can be born of a crook diving into a trash bin and emerging with the bank account and personal information of a hard-working citizen. Or, crooks simply steal someone else's credit or ATM cards, or cash checks in their names, often without ever being forced to produce identification.

But even when cons are asked to produce valid identification, they often can, thanks to fake computer-generated driver's licenses that look eerily similar to the real thing.

"The new (state-issued) Nevada ID is easier to counterfeit than the old Nevada ID," said Las Vegas police Detective Kim Thomas, a member of SWIFT. "The thieves are buying the same printer as DMV is now."

And just like that, identity thieves can purchase a 2001 Ford Expedition and 2003 Jeep Wrangler using someone else's credit, as two suspects did before recently being arrested and charged by the SWIFT team.

Another local case involved a legal secretary who, while working at a law firm, stole clients' personal information to create counterfeit checks. Similar horror stories involving fraud, authorities said, have hit an estimated 27 million Americans over the past five years.

Some of those scams are virtually impossible to halt, traced to organized crime rings in countries such as Nigeria and Russia, far beyond the grasp of American authorities. Many criminals steal Social Security numbers and other personal information, then sell it for drugs, police said.

"The best we can do is maybe be a half-step behind the bad guys," said U.S. Secret Service Special Agent Paul Masto.

Also compounding the problem, Thomas said, is the fact that banks rarely oblige when fraud investigators ask them for a victim's account information. State law prohibits the sharing of some of that information, he said, but federal law is much stricter.

Jeff Bargerhuff, senior vice president of marketing for Nevada State Bank, said Thomas is correct.

"Unfortunately, our hands are tied," Bargerhuff said. "That's actually the bank privacy laws. We're very restricted. ... This is an example of one agency telling us they need the information and the other telling you that you can't provide it."

Bargerhuff said financial institutions do everything they can to prevent fraud and identity theft, from monthly training classes to carefully screening telephone callers. But there will always be instances of human error, he said.

"Any business can tell you that. Somebody, somewhere is going to make a mistake," Bargerhuff said.

Residents who are not diligent in guarding against identity theft are taking a huge gamble, Masto said. He and other identity theft experts are advising people to, among other things: use a shredder; not leave their mail in the mailbox at night; and to check their credit reports at least once a year or more often.

Masto said he has his picture atop his credit cards. He offers this to anyone who is nonchalant about identity theft.

"Then shame on you, because it's only a matter of time before you get stung by one of these guys," Masto said.

"So if somebody gets my credit card, I'm going to make 'em work for it."