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Federal Trade Commission

In response to the information needed for Senior Citizens and Identity Thief. In 2007 I was a victim of Identity Thief, I rec'd a bill from Shell Credit Company seeking \$970.37 for purchases made in September 24th to Sept 30th and October 2 of 2007.

Listed below you will see how many times a day and the amount that spent each day at various Shell Filling stations in Lexington, Ky.

Month	#Purchases	Total Amount
Sept. 24	4	\$148.38
Sept. 25	4	\$165.45
Sept. 26	3	\$118.51
Sept. 27	4	\$142.96
Sept. 28	3	\$129.93
Sept. 29	5	\$214.72
Sept. 30	1	\$ 34.56
Oct. 01	1	<u>\$ 15.86</u>
Total	25 visits	\$970.37

I made telephone calls to the 1-800-331-3703 listed on the Shell bill explaining that I do not own a Shell Credit Card nor do I use Shell gasoline for my car and I certainly didn't use this much gasoline in 8 days. I seldom travel to Lexington anyway. I didn't start paying this bill because it wasn't mine to pay.

Nov. 10 – I received a letter from Citicorp Card stating I owed \$1,011.21 because I had failed to start paying the previous amount so interest had been added to the last balance. I didn't receive the first notice until some time in October of 2007. Once I received this letter I called again stating the same thing I had told Shell Co. that I did not make these purchases and I don't own a Shell Credit Card.

I had to notify all three Credit Rating Companies letting them know that I was a victim of Identity Thief and a freeze was put on my credit rating for 90 days. I had to make a trip from my home in Mt. Sterling to Paris, Kentucky to my banking establishment and change my bank account number. I had to contact my Kentucky Retirement System informing them of the change of account numbers, the Social Security Administration had to be notified, and all Utility Bills, at that time House note payment, Insurance Companies, and Church Treasurer letting them know of the changes.

At some point I ask that a copy of the Shell Credit Card application that I was supposedly applied for be sent to me (in a conversation the lady stated she had my signature). When I received this document I could have had a heart attack if I had had a bad heart, for the signature was identical to the way I write. When I examined the application which I had never seen before, I noticed that the Social Security number used on the application was not mine. I called the Social Security Administration and was told it was a valid working number, But I knew it was not mine. I'll always Praise my Heavenly Father that this was not my Social Security Number because 1) I was not going to be intimidated into paying for purchases that I did not make, 2) I would have not had a good Credit Rating as I do now. I have to pay monthly fee of @12.99 to keep this from happening to me again.

Legal Aid of the Bluegrass helped me tremendously in this situation Mrs. Angela Zeek and Lori for they wrote letters and paid the Certified Letter cost for 5 different letters that had to be sent out from Dec. 8, 2007 to March 2008. I will always be grateful to both of them for being on a fixed income it is rough to have to pay extra for something like this.

On January a document of all the places, I had volunteered my services on the dates that the bills were made on the credit card and I mailed this document to Shell Credit Card and Citicorp Co. I am so glad that I had started from the beginning of my volunteer days to keep a record of what I do daily not knowing it would be helpful in this situation.

I received a letter with a brochure giving me helpful tips, websites, steps to take to deter, detect and defend myself against Identity Thief. Of course this was after the fact but I still hold on to this document.

Sometimes in January I got a bill from Shell Credit Card giving Credit for \$581.95 leaving a balance of \$469.80

Feb. 2, 2008 Legal Aid stepped in again to help. I had to send a copy of my Social Security Card, and Drivers License (with picture) to prove that the SS# was incorrect.

March 12, 2008 I received a letter from Citicorp card stating the bill was now \$552.22 and was requesting \$167.19 payment.

March 29, 2008 received a letter from Security Operations in Des Moines, Iowa stating the Three Credit Companies had been notified to remove this account from my Credit Report. I was to allow 45 days for this to be updated.

April 3, 2008 received a second notice of deletion of this account from my Credit Report this was coming from Citicorp Credit Services in Sioux Falls, South Dakota.

In June 2008 I received from Associate Recovery systems in Escondido, California a letter attempting to collect on the debt which I thought had been taken care of although I had never received written documentation from either Shell Credit Card or Citicorp that I was not responsible for paying this balance of \$552.22.

August 13, 2008 received from Citicorp another letter asking Credit Rating Company to delete this account from my credit report.

I went Eleven (11) months with this hanging over my head, but I held on to every document that I received and the most important was the application with the wrong Social Security #.

I pray that this information can be helpful in anyway you see fit. Since I wasn't sure what you expected I did report the way I knew to do.