

## WHEN MOTHER DOESN'T KNOW BEST: FAMILIAR FRAUD HITS DAUGHTER HARD

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### Daughter pays high emotional and economic costs for mom's identity crimes

Dealing with identity theft is bad enough when you don't know the perpetrator, but imagine if the criminal turned out to be a trusted family member.

Imagine if the criminal were your mom.

That's what happened to Axton Betz-Hamilton, who first became aware something was wrong as a college student in 2001. A utility company demanded she pay a \$100 deposit due to her bad credit. But Axton had never mismanaged her finances, and she only had a couple of student loans.

Axton ordered a copy of her credit report. A large manila envelope arrived. "My credit report was 10 pages long, and my credit score was 380," she said. An identity thief had saddled her with more than \$4,000 in outstanding credit card debt.

She tried to handle the problem on her own for a few years. Following advice from the Identity Theft Resource Center, a nonprofit organization dedicated to helping victims of identity theft and partner of CyberScout, she:

- Filed a police report
- Contacted credit card companies to dispute false accounts

But it was hard to manage it on her own, and bad credit took a toll financially. She paid higher rates for car loans, credit cards and insurance, plus she had to pay deposits for utilities.

"[The fraudulent charges] took seven years to age off of my credit report," she said.

When her mother passed away in 2013, Axton found out her mother had stolen her identity back in 1993. And that was only the beginning: her mother had also stolen her father's and grandfather's identities.

Axton enlisted the services of CyberScout to make sure that there were no other theft-related issues that she or her father needed to address. A dedicated fraud investigator was assigned to her case and immediately took steps to protect her accounts and credit. The investigator:

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***"Identity management services from CyberScout saved me time and money, and gave me tremendous peace of mind during a difficult time," Axton said. "They helped my family confirm the scope and magnitude of how our identities were misused."***

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## Case Study

- rovided monthly reports to let her know if new accounts were opened in her name
- Placed a 7-year fraud alert on her credit file
- Reviewed current credit reports from credit monitoring agencies
- Ordered a ChexSystems report to identify any fraud for dispute

“CyberScout provided monthly reports to let us know if any new accounts had been opened in our names,” says Axton. “They also requested both mine and my dad’s ChexSystems reports to see if there were any additional checking accounts in our names.