

Testimony of Mrs. Sarah Derhammer

Good morning,

My name is Sarah Derhammer and I am here today to tell my story of identity theft. My husband, Melvin, and I were married for 43 years and have 5 beautiful children. We spent our lives in Kingston Township raising our children and working hard. I worked for Kentucky Fried Chicken for 15 years and Long John Silvers for 12 years. My husband worked for Acernese Trucking for over 23 years. So, we worked hard to pay our bills and keep good credit to provide for our family.

Sadly about 5 years ago my husband passed away after battling illnesses. This brings me to my story on identity theft. In November 2015, I received a phone call from my credit card company. They informed me that someone was using my husband's card and racked up thousands of dollars in charges to our account. Luckily when my husband passed I informed the credit card company of his passing so they contacted me about the suspicious activity. The company was wonderful in helping me through the investigative process, which took approximately 4 months.

The credit card company informed me that they identified the individual and they would take action in their hands. I was luckily not responsible for any of the charges. Unfortunately many people who fall victim to identity theft don't get off that easy.

This "thief" knew everything about my husband and family, which was very concerning. He knew how long we were married, how many children we had, and he even called the credit card company when the account was frozen to see why the card was declined. The company tried to get him to "talk to his wife", which was an attempt to get him on the phone with me, but he refused and said we were separated and didn't want to talk to me. Obviously all of which was untrue and an example of how much information the thief had after stealing my husband's identity and the great lengths these thieves are willing to go to benefit from stealing someone's identity.

I am here today to tell my story to encourage all individuals to pay attention to your credit cards, bank accounts, social security numbers, and credit scores.
CHECK and RECHECK!

These thieves prey on individuals with good credit, which makes hard working people feel discouraged for spending their life doing the right thing.

Again, I encourage people to check and recheck so they don't become victims of identity theft. Remember, even when you are deceased, you and your family can still be victims of identity theft.

Thank you for listening to my story and asking me to be a part of today's hearing.