

The craziest credit card crimes

Think it can't happen to you? Think again. And if it does, it can be weirder than you could imagine.

MSN

By Gina Roberts-Gre

Falling victim to credit card theft is bad enough. But receiving flowers from the thief adds a whopping amount of insult to the painful -- and potentially costly -- injury.

Just ask a woman in Rhode Island who received \$65 worth of flowers paid for on her own stolen credit card. The thief racked up nearly \$2,500 in charges for which Bank of America, the card issuer, said the victim wouldn't be liable.

Think something similar can't happen to you? Think again.

Identity theft horror stories

Wild and wacky credit card crimes are happening faster than you can ask, "Is my credit card safe?" And they happen to people at some of the most unlikely times, like when they're on jury duty.

Here's a look at some of the other craziest credit card crimes of recent years:

Caught up in courtroom drama

In March 2010, Jennifer Mercado was sitting on a Bronx, N.Y., jury in a credit card theft case when her role suddenly shifted from juror to defendant. The prosecutors trying the case against a man accused of grand larceny and possession of a stolen credit card turned the tables and charged Mercado with similar crimes.

She was arrested and jailed midtrial, accused of stealing a fellow juror's credit card and embarking on shopping trips during lunch breaks.

Prosecutors say they caught Mercado through store security videos after the other juror reported his card as stolen and saw that the charges on his statement corresponded to the stores from which Mercado had returned to the courthouse with shopping bags.

Mercado was pulled from the jury, arrested and charged with grand larceny, identity theft, possession of stolen property and unlawful use of a credit card. She pleaded not guilty in July 2010 and is awaiting trial.

The not-so-helpful neighbor

Jerome Malecki often did odd jobs and mowed the lawn for a retiree who lived next door in Harford County, Md. But when the neighbor died unexpectedly while out of town in 2004 and left no heirs, Malecki, who had a key to the man's house, stole tens of thousands of dollars through his deceased neighbor.

In January 2010, a federal judge in Baltimore sentenced Malecki to a year and a day in prison for fraud and ordered him to pay \$140,729 in restitution.

Malecki didn't work alone. He pulled off the crime with an accomplice who helped him renew the dead man's old credit cards and set up new ones in his name. The pair racked up about \$47,000 in credit card debt before the scheme was uncovered in November 2007.

Malecki admitted to a years-long scam that also included stealing about \$95,000 in Social Security and pension payments sent to his neighbor, who died with few living relatives to report him deceased. To cover up the scheme, he kept the lawn tidy, brought in the mail and carried on with his other routine odd jobs so nothing seemed amiss in his neighbor's home. Using the dead man's accounts, he even paid the mortgage, taxes and utilities to make it appear the man was alive.

Stolen plastic paid for breast implants

Cigarettes, booze and electronics often top the list of things purchased with stolen credit cards. But in December 2010, Shatarka Nuby grabbed a lot of attention for the unusual nature of what she purchased on stolen credit.

The South Florida woman, accused of identity theft, paid someone to steal another individual's personal information and then used the victim's identification to apply for several credit cards. Once she had the newly minted plastic in her hands, she headed for a plastic surgeon's office for a few procedures, including breast implant surgery and liposuction on her arms. She also outfitted her apartment with new furniture.

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The police caught up with the thief, who pleaded guilty to aggravated identity theft and credit card fraud. She was sentenced to 2 1/2 years in prison.

A piece of a stolen pie

A millionaire dentist from Michigan was arrested in March 2011 after allegedly finding a credit card during a trip to Florida and using it to buy pizza.

Authorities said Dr. Richard Ludwig found a college student's credit card outside a mall and used it to place an order for two large pizzas. Around the same time, the student realized he had dropped his card in the parking lot and called the card company to cancel it. The company told him the card had just been used to purchase pizza at the same mall where he had lost it, so he immediately called police.

Police who went to the restaurant and said they found Ludwig still waiting for a \$40.64 pizza order. Ludwig, who had \$250 in cash in his wallet, told police his net worth was between \$3 million and \$4 million. His case is awaiting a court date.

Neighbors from hell

In March 2008, a man roused suspicion at a Wichita, Kan., police station after he strolled in and reported that he was an undercover agent who had assumed another man's identity. A sort of bizarre confession, perhaps?

It's unclear why the man went to the station, but the next day, when police went to the address the man had provided, they discovered the self-described undercover agent and his wife living in the home. The catch: It wasn't their home.

The pair had broken into the house and assumed the identity of the real owner, who was out of town for several months caring for his sick mother. Once in, they opened credit card accounts, hooked up satellite TV and phone service, and ordered new flat-screen TVs and laptops in the homeowner's name.

And just in case the homeowner were to return, the couple changed the locks. At least they kept up the place: The pair even put up a new mailbox. During their stay, the couple also hosted neighbors -- who thought they were new homeowners or new renters -- for dinner.

Don't become a statistic

The [2011 Identity Fraud Survey Report](#), released in February by Javelin Strategy & Research, had some good news. The report said the number of identity fraud victims had decreased by 28%, to 8.1 million, in the United States in 2010. That's 3 million fewer victims than in 2009. Total fraud dropped from \$56 billion to \$37 billion, the report said.

However, Beverly Blair Harzog, a consumer advocate and spokeswoman for Credit.com, says that doesn't mean your credit cards and your identity are safe.

She gives these tips:

- **Check your accounts online weekly.** It takes only a minute but can save you a lot of heartache and time fighting fraudulent charges. "Check them daily if you suspect anything is amiss with your cards," Harzog says.
- **Check your credit report every four months.** You are entitled to one free report a year from each of the three major credit bureaus -- Experian, Equifax and TransUnion -- and Harzog suggests spreading out the free reports, pulling a different report every four months.
- **Sign the back of every credit card.** "Don't write 'see driver's license' on the back, because that means a cashier or worker has the chance to look at your license, which has your address and signature. That's a bigger risk for ID theft than signing the back of the card."