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What's more, while many banks indemnify consumers from fraud involving debit-cards and electronic funds transfers, that's far from universal. Under federal law, banks can hold consumers liable for the first \$50 of losses from cases reported within two days, and up to \$500 in losses going back 60 days. And consumers who wait more than two months after receiving a statement to report fraud may be out of luck. Banks are under no obligation to reimburse them. **Page 35**

THE DIGITAL HOSPITAL

BY TIM MULLANEY AND
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Bank Refused To Refund Orlando ID Theft Victim's Money

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ORLANDO, Fla. -- An Orlando woman is fighting to get her money back after she said she was a victim of identity theft. Even though the Attorney General's Office believed she was ripped off, **Bank of America refused to refund her money,** so she's out nearly \$4,000.

"I was telling the truth the whole time and the **Bank of America never gave me any support,**" explained Carmen Plecona.

Plecona's ordeal started in April. Her debit card was denied at Publix. Unbeknownst to her, there was no money left in her account. It wasn't until police started investigating that she learned she supposedly had paid more than \$3,900 on new tires and fancy rims at an Orlando business.

Police discovered the invoice said the big tires were supposedly for a small Toyota Camry, but Plecona doesn't have a Camry, no one in her family does, and the signature on the sales receipt doesn't match Plecona's signature on her driver's license.

The sales invoice said 'Tires and Wheel Performance,' but there is no such business name registered in the state of Florida. The Attorney General's Office was able to trace the phone number on the receipt to 407 Motoring on Kirkman Road.

The owner told Channel 9 and police that he remembers a young couple in their 20s buying the rims. Plecona is 59. The owner said the card cleared.

Despite the card's imprint, the attorney general's called it a fraudulent transaction, believing a fake card was created. Late Tuesday, Bank of America said it would now review the case.

All Plecona wants back is the nearly \$4,000 she paid the bank to keep her good credit. An investigator with the Attorney General's Office believes Plecona's card may have been skimmed, meaning it was swiped through a card reader during a moment when it was out of her view. Then, her information was used for fraud.

A Bank of America spokesperson told Channel 9 that it hopes to reach a positive outcome for the customer.