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from her account at Pulaski Bank via Western Union. Did she know that?

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Lisa Rokusek, who lives in the Carondelet neighborhood, got a call from Visa's fraud department on a Sunday night last month. The caller said \$1,371 had been wired from her account at Pulaski Bank via Western Union. Did she know that?

Of course not. Rokusek had been robbed.

In the old days, stickups required guns and muscle. Now more genteel thieves use a computer. The thief had used Rokusek's debit card information to raid her bank account.

Western Union lets people wire money using credit and debit cards, promising "cash pickup in minutes." Thieves can do the transaction over the Internet, and get their mitts on the cash quickly by showing a fake ID. It's robbery made easy.

A survey by ACI Payment Systems last year indicated that 42 percent of Americans had fallen victim to credit or debit card fraud in the past five years. That's the second-highest rate, after Mexico, among 17 countries surveyed.

"Almost all of us will experience this at some point in time," says Denise.

DeRousse, senior vice president for retail banking at Pulaski Bank.

Consumers like Rokusek almost always get their money back. Pulaski restored her money in about a week. The bank and other firms in the transaction then jockey over who should eat the loss. Rokusek found Pulaski's fraud investigator "extremely competent."

But Rokusek was lucky in that Visa spotted the theft quickly, and she could live for a

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purporting to come from banks, retailers or even the Internal Revenue Service designed to trick people into giving up card or bank account numbers through a phony website. Don't give card or account information to anyone who calls you on the phone.

Rokusek says she called Western Union several times, trying to find out where her money went. She didn't get much of an answer.

"I spent three hours on the phone with Western Union. I was incredulous," she recalls. "Calling Western Union is like a death of a thousand cuts, only with phone numbers. Excruciating."

They told her that her money had gone to Georgia. Then they said Alabama, according to Rokusek. They wouldn't tell her exactly who it was sent to, saying they give that information only to the police.

But the cops aren't satisfied with what they get from Western Union.

Out-of-state corporations aren't required to respond to subpoenas issued by Missouri, says St. Louis police Detective Michael Hodge, who was assigned to the case. Some don't respond at all, or don't give all the police ask for.

"I've subpoenaed Western Union before and all I received was a piece of paper," Hodge says. The paper gives the Western Union counter where the thief picked up the money, and the name the thief gave.

When he asks for a surveillance tape, Western Union says it doesn't have it. There are Western Union outlets in supermarkets, convenience stores, truck stops, a Metro East beauty supply store, payday lending shops and banks, among other places.

The lack of a surveillance tape is a problem, because names and drivers licenses are

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statement and put the money in his checking account. He didn't pay much attention when his bank statements came in the mail.

His girlfriend's son was a heroin addict. He found the man's checkbook and began writing checks. It went on for months before the victim noticed that he was missing \$40,000.

The law on debit card fraud provides another good reason to watch statements. If you report a theft within two days of receiving the statement, your liability is limited to \$50, although most banks will replace all your money.

If you wait up to 60 days, you can lose up to \$500. Wait longer, and you can lose it all.

The law is friendlier to consumers with credit cards. If your credit card is stolen, your losses are limited to \$50, although nearly all credit card issuers will charge you nothing. If the card number is stolen, but not the card, you are liable for nothing, according to the Federal Trade Commission.

DeRousse, the banker, has some other advice: "Never let the card leave your sight," says DeRousse. Watch as a clerk swipes it.

Some customers are just too trusting, says DeRousse. They may give their cards to a caregiver so she or he can buy items for the family at a grocery store. With your name, the security code and the card number, "they can go on a heyday with your card," says Rouse.

Hodge recommends ditching the debit card, and using a simple ATM card instead along with a credit card. Thefts made on a credit card don't come directly from your bank account, eliminating the hassle of bouncing checks and a drained account.

Rokusek says Western Union sent her a flier titled “Protect yourself from fraud.” It

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