



Protecting Your Identity: What to Know, What to Do




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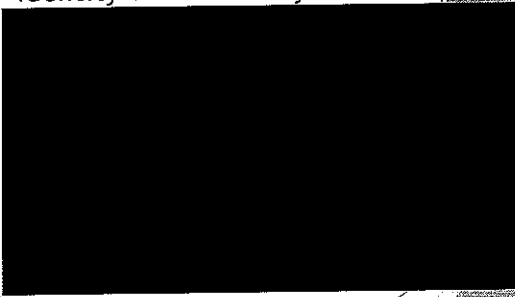


Purpose of session:


- ▶ What is identity theft
- ▶ How identity theft happens
- ▶ What you can do to protect against it
- ▶ Where you can learn more
 - ▶ FTC website: www.ftc.gov/idtheft



Identity theft - what you can do





[Protecting yourself from identity theft video](#)



Overview

Identity protection



- ▶ Protection from what?
- ▶ Warning signs of identity theft
- ▶ How you can reduce your risk



What is identity theft?

Identity theft:


- ▶ Someone steals your personal information
- ▶ Uses it without permission
- ▶ Can damage your finances, credit history and reputation



Warning Signs

How do you know if your identity was stolen?

- ▶ mistakes on accounts or your Explanation of Medical benefits
- ▶ regular bills go missing
- ▶ calls from debt collectors for debts that aren't yours
- ▶ notice from the IRS
- ▶ calls or mail about accounts in your minor child's name



How does identity theft happen?

Identity thieves will:

- ▶ steal information from trash or from a business
- ▶ trick you into revealing information
- ▶ take your wallet or purse
- ▶ pretend to offer a job, loan, prize, or apartment to get your information



Phishing scams

- ▶ These are scams where the victim receives an email that appears to be from a well-known source, such as a bank or mortgage company, that asks for personal information
- ▶ The scammer then uses this information to open up new accounts in the victim's name
- ▶ It is best to not reply to any emails or pop-ups asking for personal and financial information
- ▶ An example of a message used by a phishing scam:
 - ▶ "Our records indicate that your account was overcharged. You must call us within 7 days to receive your refund."

Source: OnGuardOnline.gov



Imposter scams


- ▶ The victim receives a call or email that states that they have won a prize. Often the scammer poses as a government official or someone that the victim knows.
- ▶ An example of a message used in this type of scam:
 - ▶ A fraudster posing as a U.S. Securities and Exchange Commission employee called potential victims on the telephone and purported to offer them a large sum of money in return for depositing a smaller amount into a specified account.

Source: New Jersey Consumer Affairs




Charity fraud

- ▶ The fraudster contacts the potential victim, posing as someone with a legitimate sounding charity, asking for money over the phone, in person, via mail or email.
- ▶ You can check to see if a charity is legitimate by using charitynavigator.org
- ▶ An example of a message used in this type of fraud:
 - ▶ A scammer uses a replica Web site and letterhead that looks like it belongs to the legitimate charity, only the details of where to send donations has been changed.





Health care scams

- ▶ This scam often takes place through television or direct mail advertisements as well as over the phone, where the person is told about new legislation requiring that they have health insurance.
- ▶ An example of what the message in this scam looks like:
 - ▶ The potential victim may receive an enrollment packet in the mail that looks like it could pertain to the insurance plan that they have recently enrolled in, only where the name is listed in the address it also says, "or current resident." This is a sure sign that it is a scam, as anything pertaining to insurance an individual has would be addressed to the insured only. However, these packets are sent to several people, some without insurance who may be looking to purchase a plan.



Paying too much

- ▶ These kinds of scams happen when a person is charged for a service that they don't recall ordering.
- ▶ The best way to avoid these scams is to look at your billing statements, noting any mysterious charges and contact the billing agency as soon as possible.





How often does identity theft happen?

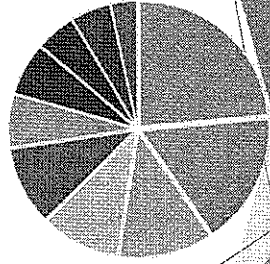
- ▶ Between 2006 and 2008, 11.7 million people - 5% of the total U.S. population age 16 and over were victims of identity theft

Source: Federal Trade Commission


- ▶ Note: The above figure does not include children; many identity thieves target children or people who are deceased as these are easy targets



The top 10 FTC complaint categories in 2013



- ▶ Identity Theft (10%)
- ▶ Debt Collection (9%)
- ▶ Credit or Loan (8%)
- ▶ Supplier (7%)
- ▶ Telephone Solicitation (6%)
- ▶ Privacy, Confidentiality and Disclosure (5%)
- ▶ Auto-related (4%)
- ▶ Online Retail and Online Sales (3%)
- ▶ Financial (2%)
- ▶ Multiple categories (1%)





Reduce Your Risk

Identity protection means treating your personal information with care.

Make it a habit.


- ▶ like buckling your seatbelt, or
- ▶ locking your doors at night



Reduce Your Risk

Read your bank, credit and account statements, and Explanation of Medical benefits.


- ▶ Look for charges you didn't make.
- ▶ Be alert for bills that don't arrive when you expect them.
- ▶ Follow up if you get account statements you don't expect.



Reduce Your Risk

Protect Your Personal Information.



- ▶ Keep your important papers secure.
- ▶ Be careful with your mail.
- ▶ Shred sensitive documents.
- ▶ Don't overshare on social networking sites.




Reduce Your Risk

Be alert to online impersonators.

- ▶ Do you know who is getting your personal information?
- ▶ Don't click on links in emails.
- ▶ Contact customer service.




Reduce Your Risk

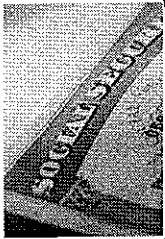


Protect your computer.

- ▶ Use anti-virus software, anti-spyware software, and a firewall.
- ▶ Create strong passwords.
- ▶ Keep your computer's operating system, browser, and security up to date.
- ▶ Lock up your laptop.
- ▶ Read privacy policies.
- ▶ Be wise about wi-fi.




Reduce Your Risk



Secure your Social Security Number.


- ▶ If someone asks for it, ask:
 - ▶ Why do you need it?
 - ▶ How will it be used?
 - ▶ How do you protect it?



Reduce Your Risk



Respond quickly to notices from the Internal Revenue Service.

- ▶ If someone has used your Social Security number on a tax return, contact IRS's Specialized Identity Theft Protection Unit
 - ▶ 1-800-908-4490



Reduce Your Risk


- ▶ Your right to a free credit report every 12 months
- ▶ To order:
annualcreditreport.com
1-877-322-8228



Check your credit report

**AN
IMPORTANT
MESSAGE
FROM THE
FEDERAL TRADE COMMISSION**


Video on accessing a truly free credit report



If your identity is stolen...

STEP 1: Place an initial fraud alert on your credit report.


- ▶ Contact any one of the three nationwide credit reporting companies.
- ▶ Equifax 1-800-525-6285
- ▶ Experian 1-888-397-3742
- ▶ TransUnion 1-800-680-7289



If your identity is stolen...

Step 2: Order your credit reports.


- ▶ Contact each of the three credit reporting companies.
- ▶ ID theft victims get a copy of their reports for free.
- ▶ Read your reports carefully and correct any errors.





If your identity is stolen...

Step 3: Create an Identity Theft Report.

- ▶ Gives you rights that help you to recover more quickly.
- ▶ File a complaint with the FTC.
 - ▶ Ftc.gov/complaint or 1-877-438-4338.
 - ▶ This will become your FTC Affidavit.
- ▶ File a police report.




Your FTC Affidavit and police report make an Identity Theft Report.





Contact the FTC


- ▶ File an identity theft complaint with the FTC:
 - ▶ ftc.gov/complaint
 - ▶ 1-877-ID-THEFT
 - ▶ 1-877-436-4338
- ▶ Learn more identity theft:
 - ▶ ftc.gov/idtheft
- ▶ Order free materials:
 - ▶ bulkorder.ftc.gov



Summary

- ▶ It can happen to you!
- ▶ Take steps to protect yourself against identity theft.
- ▶ Get copies of your credit report at least yearly.
- ▶ Use resources to help you if you are a victim of identity theft.
- ▶ Pass it on!





Know about identity theft and pass on what you know

