

# Identity Theft

Summary- What is Identity theft?, How Identity theft occurs, How to protect yourself from Identity theft, and what to do if you are a victim of Identity theft. May take months or years to discover you have been a victim.

1. I.D. theft definition- The theft or misuse of personal or financial identifiers, in order to gain something of value and/or facilitate other criminal activity.
2. What classifies as your identity
  - a. Bank Acct. #'s
  - b. Credit card #'s
  - c. Social security #'s
  - d. Name, address, d.o.b. phone number
  - e. Passport info.
  - f. ETC.

## ***GIVE STATISTICAL INFORMATION***

3. How I.D. theft occurs-
  - a. Steal wallets, purses, with I.D. info.
    1. House burglars
    2. car burglars (hansard case) steal #'s not items at times
    3. work personnel (employees)
    4. Check washing
    5. Credit card skimmers
  - b. Steal your mail (outside box red flag)
    1. Mulvane case
  - c. Change of address form divert your mail to their house. Bills, apps. Etc.
  - d. Dumpster diving steal discarded mail from your trash
    1. enter your trash after you take it out
    2. business trash after taken out
  - e. Credit reports fraudulently obtained
    1. pose as landlord or employee of a business

- f. In your home
    - 1. acquaintance
    - 2. relative
    - 3. house sitters
      - a. gambling case
  - g. Internet
    - 1. bank card numbers
    - 2. credit card numbers
      - a. Mulvane case Switzerland
  - h. Phishing “fishing”
    - 1. pose as legitimate company asking to verify account information.
    - 2. Often are legitimate companies or government businesses you deal with
      - a. S.R.S.
      - b. Social security
      - c. I.R.S.
  - i. Work place
    - 1. burglars steal files
4. How I.D. thieves use your I.D.
- 1. call credit card companies for change of address to get your info.
  - 2. open new accounts using your SSN, and other info. In your name
  - 3. get phone or cell service, or other utilities in your name
  - 4. open bank account in your name write bogus checks
  - 5. file bankruptcy in your name
  - 6. get loans in your name for cars, boats, houses etc.
  - 7. give your name to police during arrest or traffic tickets
    - a. example suso fingerprint case
5. Minimizing your risks
- 1. Order a copy of your credit report from 3 credit bureaus
    - a. Equifax
    - b. Experian
    - c. TransUnion
    - d. can charge no more than \$9.00 per report ea. By law

2. Find the following info. On your reports
    - a. accounts opened in your name
    - b. how you pay your bills (on time etc.)
    - c. whether you've been sued, filed bankruptcy, or been arrested (at times)
  3. Secure info. In your home with a safe or other measure
  4. Order Credit reports from each 1 X each year
  5. don't give out info. Unless you are sure who you are dealing with
  6. guard mail and trash from thieves
    - a. use secure outgoing mailbox
    - b. pickup mail promptly after delivery
    - c. shred all I.D. containing documents before throwing them away.
  7. don't carry Social security card keep in secure place
  8. give SSN only when necessary
    - a. ask to use substitute number if possible
  9. don't use SSN on checks or drivers license
  10. pay attention to billing cycles
    - a. missing bills may mean thieves have diverted your mail
  - 11 Check with internet providers about secure web browsers, and firewalls.
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6. Pre-Screened credit offers (explain)
    - a. shred these as they are discarded thieves can use them
    - b. OPT-OUT 1-888-567-8688
  7. If you're a victim
    1. Contact fraud dept. to each of the three credit bureaus
    2. have them place a fraud alert on your accounts. (explain alert)
    3. order copy of credit reports
      - a. credit bureaus must provide reports for you for free if there are inaccuracies on your credit report because of fraud. If you request it in writing. This is law.
    4. close accounts you believe have been tampered with
    5. file police report with local LEO (explain)
    6. complete I.D. theft affidavit
    7. call FTC hotline 1-877-438-4338
    8. I.D. theft affidavit and police report to creditors in question and 3 credit bureaus.

9. ATM cards, Debit cards Electronic transfers
  - a. Report immediately lost or stolen cards or fraud on your acct.
  - b. The amount you are responsible for depends on how fast you report fraud or lost or stolen cards.
  - c. Within 2 days of discovery \$50.00
  - d. After 2 days up to 60 days \$500.00
  - e. After 60 days total bill

Web site- [FTC.gov](http://FTC.gov)

Canadian Lottery- explain [www.phonebusters.com](http://www.phonebusters.com)