

# What is Identity Theft?

- Illegally using another person's name, Social Security number, driver's license number, birth certificate, credit card, address, telephone number or any other form of identifying information to obtain credit, money, goods, services, employment or anything else of value or benefit without that person's consent.

# Scope of the Problem

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- Criminals perceive this as low risk and high profit
- Further facilitates other crimes
- 61% of victims do not notify police
- Average arrest rate is under 5%



# Are You At Risk?

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# How Identity Thieves Get Your Information

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- Information gained from your place of employment, other businesses or institutions
- Stealing mail containing bank and credit statements, credit card offers, new checks, and tax information
- Rummaging through your trash, the trash at your place of business, or public dumps
- Posing as landlords, employers, or someone who may have legal right to your information

# How Identity Thieves get your information Cont...

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- Stealing your credit or debit card numbers by capturing the information in a data storage device in a practice known as “skimming.”
- Devices attached to ATM machines that record vital information on the card
- Stealing your wallet or purse
- Stealing personal information from your home



# How identity Thieves Get Your Information Cont...

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- Stealing personal information through email, phone contacts, posing as a legitimate company or claiming there has been a problem with your account



# How Will I know if I'm a Victim of Identity Theft?

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*Often, there are no warning signs that identity theft has occurred. However, some reasons for concern are:*

- ✓ Your monthly credit card and bank statements suddenly stop arriving*
- ✓ You are denied credit for no reason*
- ✓ You start getting bills from companies you do not recognize*
- ✓ Credit collection agencies try to collect on debts that do not belong to you*

# How to Protect Yourself

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- Manage your personal information wisely
- Determine how your information will be used before providing
- Guard your mail from theft
- Passwords: Avoid using mothers maiden name, date of birth, last 4 digits of Social Security Number, or a series of consecutive numbers
- Minimize the number of credit cards & identification you carry





# How to Protect Yourself Cont...

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- Do not carry your Social Security card in your wallet
- Don't give out personal information on the telephone, mail or internet unless you initiated contact or you are sure with whom you are speaking
- Keep personal information in a safe place
- **Shred** discarded personal records and documents

# How to Protect Yourself Cont...

- Verify that your employment records are kept in a secure location
- Order copies of your credit report yearly from each of the credit reporting agencies:

➤ [www.anualcreditreport.com](http://www.anualcreditreport.com)

Phone: 877-322-8228

Sample Credit Reports

**BACKGROUND INFORMATION  
FOUND ON ALL CREDIT REPORTS**

First National Bank 987 Any Road Anytown, Anystate 12345	Date Received 5/1/99	Date Mailed 5/1/99	In File Since April 1985	Inquired As: Individual Account
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Boty G. Consumer  
123 Any Street  
Anytown, Anystate 12345

Former Address: 4321 First Ave., Anytown, Anystate 45678

SSN: 123-45-6789

Spouse's Name: Robert R.

Present Employer and Address	Position	Income	Emp. Date	Date Verified
ABC & Associates 987 Main St., Anytown, Anystate 12345		\$3,500/mo.	10/91	12/98

Former Employer and Address  
ABC, Inc. 456 Second Drive, Anytown, Anystate 12345

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**SAMPLE LISTING OF ACCOUNTS ON CREDIT FILE "A"**

Company Name	Acct#	Whose Acct	Date Opened	Months Received	Date-Last Activity	High Credit	Terms	Items as of Date Reported	Status	Date Reported
Charter Bank VISA	8624	1	6/95	30	3/99	6000		520	RI	4/99

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**SAMPLE LISTING OF ACCOUNTS ON CREDIT FILE "B"**

ITEM	ACCOUNT NAME	DESCRIPTION	STATUS/PAYMENTS
1	Charter Bank VISA P.O. Box 73209 Houston, TX 77273 ACCT# 8624	This revolving loan was opened 6/95 and has unspecified repayment terms. You have contractual responsibility for this account and are primarily responsible for its payment.	As of 4/99, this account is current and all payments have been made on time.

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**SAMPLE LISTING OF ACCOUNTS ON CREDIT FILE "C"**

The following accounts are reported with no adverse information

Charter Bank VISA - #8624	Revolving Account
Rep'd 4/99	Balance: \$520
Opened 6/95	Max Overd: \$6000
Status as of 4/99: Paid as agreed	Individual Account

# What if I Become a Victim?

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- Contact local law enforcement to report the crime
- Contact the fraud department from each of the 3 credit bureaus:

Experian, 888-397-3742

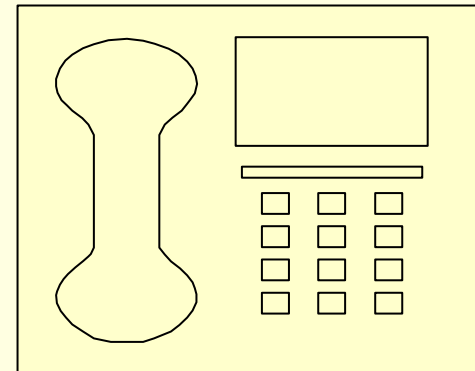
[www.experian.com](http://www.experian.com)

Equifax, 800-525-6285

[www.equifax.com](http://www.equifax.com)

Trans Union, 800-680-7289

[www.transunion.com](http://www.transunion.com)



# What if I become a Victim Cont...

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- Place a fraud alert and a victim statement asking creditors to contact you
- Obtain a free copy of your credit report and review it
- Contact creditors for any fraudulent accounts opened or tampered
- Document and keep records of all correspondence

# Learn more:

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## References:

- <http://www.usdoj.gov/criminal/fraud/idtheft.html>
- <http://www.msnbc.msn.com/id/6866768>
- <http://www.ou.edu/oupd/idtheft.htm>
- <http://msgboard.iverify.com/wwwboard.pl?read=15642>
- <http://www.consumer.gov/idtheft/>
- <http://www.consumer.gov/sentinel/sentinel-trends/wisconsin.pdf>
- <http://www.consumer.gov/sentinel/2004%20Reports/wisconsin.pdf>
- <http://www.inc.com/criticalnews/articles/200407/idtheft.html>