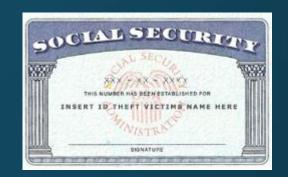
# Part III: Identity Theft

- The fraudulent acquisition and use of a person's private identifying information, usually for financial gain.
- Approximately 15 Million people a year will be affected by Identity Theft, with losses over 40 Billion Dollars
- -Basically 7% of citizens will be victims
- -Average loss of \$3,500 per person
- We all place our identities at risk on a daily basis
- Bank Accounts
- -Credit Card Accounts
- -Retail store breaches
- -Mail Fraud
- Telemarketing Scams
- -Medical Records

#### Medical Info Theft

- Thieves can steal your identity and use it for medical insurance claims, pretending to be YOU!
- This can place improper information in your medical files, leading to wrong treatment
- -False Medical Bills / Claims
- Denial of Claims and Insurance
- -Creating false patient records
- -More "out of pocket" expenses that YOU will be held responsible for
- Always check you "Explanation of Benefits" (EOB) whenever received
- Any discrepancies, immediately follow up with physician and insurance company

# Social Security Theft



- With a stolen Social Security number, an identity thief can:
  - -Assume your identity
  - -Use YOUR number and create a different name and biological information in a combination, thus creating a completely new identity
- Social Security Cards have little to no modern security features, making false duplication easy!

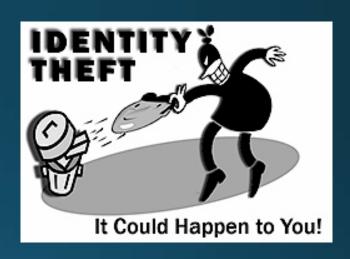
### IRS / False Tax Return

- Tax Return
- -Very active and prevalent activity today
- The thief utilizes your identity to file a tax return
- You will then be unable to file a return
- The thief has obtained your identity and USES IT!



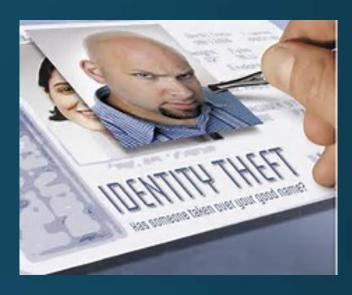
# How do they get our information?

- Intercepting mail and documents
- Data Breaches
- Recording computer activity (Taking over PC)
- ATM Skimming Device / Keypad Camera
- Fraudulent forms and phone calls
- Tax Forms
- Medical Bills / Claims
- Bank Records
- Thieves obtaining your info when paying for items
- Shared contact lists, suspects trade information
- FROM YOU!



#### ID Theft Protection

- Pay close attention and check you Credit Report
- -Always sign credit / debit cards
- -Make Safe Passwords (no birthdates, pet's name, spouse name)
- -Always report lost or stolen credit cards....Immediately
- -Shred any and all documents that have personal info
- Pay attention to mail delivery and sending mail
- -Thieves will steal both incoming and outgoing mail
- Use post office boxes and suspend mail when away
- -Some accounts can be paid online, when secure and trusted
- Keep personal documents locked in your home or use safety deposit boxes
- -Always be aware of whose in your home (visitors)



# If you're a victim....

- Notify any bank, credit card etc. that was compromised
- Close these accounts immediately
- -Have new cards issued
- Begin Fraud Process with company
- Make a police report!
- -NCIC ID Theft Victim Entry (optional)
- -Most financial institutions will want a report
- -Keep records of everyone you speak to with time and dates
- Notify the major credit bureaus:
- Experian
- -Equifax
- -Transunion

# Reporting

• Equifax: 1-800-525-6285

• Experian: 1-888-397-3742

• TransUnion: 1-800-680-7289

Internet based scams report to IC3.gov (FBI)

#### Questions / Comments

#### Credit to:

- FBI.gov
- BBB.gov
- FTC.gov
- IRS.gov