

Preventing Identity Theft



Objectives

- What is identity theft?
- How does it occur?
- How do you prevent it?
- What are the red flags?
- What to do if it happens to you?
- Review checklist
- Resources

Identity Theft

What is It?

- Identity theft is the stealing and using of an individual's personal, credit and/or financial information

How Does It Occur?

The information can be obtained by:

- Physical Theft
- Theft by Trickery
- Electronic Theft

Physically Stolen

- Theft of purse/briefcase from desk, car or shopping cart
- Dumpster Diving
- Theft by a person invited into the home
- Theft of Mail



Prevention of Physical Theft

- Men should carry wallet in front pants pocket
- Women should carry a purse by its strap
- Always use a shredder
- All financial statements should be kept under lock and key
- Never put checks into rural route mail boxes (ones with red flags)
- Use GEL pens to write checks
- Pay bills on-line
- Opt-out of pre-authorized credit applications
888-5-*OPTOUT* (1-888-567-8688)

Theft by Trick

- Credit Card Scanner
- Fake ATM/Shoulder Surfing
- Phishing
- Smishing



Prevention

- Do not give anyone your Social Security number who does not need it
- Try to keep your credit or debit card in sight
- Use ATM's with either your bank's logo or an ATM attached to a building
- Shield your PIN number as best as possible from someone behind you and their cell phone
- Never respond online to e-mail from a financial organization
- Never respond to a text from a financial company by clicking on "reply"

Electronic Theft

- E-bott
- Trojan Horse
- Spyware
- Key stroke logger
- Social Networking



Prevention

- Review your junk mail
- Do not open any mail from addresses you don't recognize
- Keep virus, spyware detectors and logger detectors up to date and use them to sweep all of the computers that you use on a daily basis
- Do not use credit cards on line unless the padlock icon in the lower right or left corner is locked
- Never use your Debit Card online
- Use Alpha Numeric passwords
- Do not post your birthday on your social networking site

POS Theft

POS stands for Point of Service

- This theft occurs at the machine where you swipe your card and enter your PIN in the case of a debit card
- What is captured is all of the information on the card
 - Name
 - Address
 - Card number
 - PIN for debit cards
 - Credit Limit for credit cards
- This is what happened to *Target* customers during the 2013 holiday season



Prevention of POS theft

- Debit Cards
 - The only prevention is to use cash not a debit card
- Credit Card
 - You cannot stop this type of theft it is out of your control

Red Flags

- Review all financial statement for charges or debits
- Missing mail
- Increase in junk e-mail
- Junk mail with your e-mail address in both the To: and From:
- Review your Credit Report every year for accounts that are not yours.
- www.Annualcreditreport.com
- Contact by Debt collectors on accounts unknown to you



What to do if your identity is stolen?

- Contact your Local Police Department
- Get a copy of your police report and make copies of it
- Notify the security office of the financial services company of the affected account
- Close the affected account
- Place a security alert on your credit report
 - Temporary
 - Permanent
- Notify Social Security of the theft



What to do if your identity is stolen?

- Review all financial accounts for Charges and Debits
- Review your computer firewall and antivirus/parasitical software
- Review personal computer procedures with children
- Opt out of preauthorized credit applications
- Obtain a free copy of your Credit Report (from all 3 reporting agencies)
- Download form letter from www.FTC.gov
- Consider Credit Monitoring

Checklist

- ✓ Keep wallet and purse secure
- ✓ Review all financial accounts when received
- ✓ Secure or shred all financial documents
- ✓ Do not use rural route mail box to post checks or pay bills
- ✓ Opt out
- ✓ Be careful with information posted on your social network
- ✓ Keep anti-virus software up to date
- ✓ Do not respond to text messages from financial institutions

Resources

- Opt out at 1-888-567-8688
- www.ftc.gov
- www.Annualcreditreport.com
- Social Security 1-877-IDTHEFT (1-877-438-4338)
- Local Police Department
- State Attorney General's Office

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(TTY 800-873-1322)

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- Look for the Member Login box
- Not a registered member yet? Follow the “**Start Now**” link and enter Registration Code: **noaa**



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