



# How to Protect Yourself from...

# Identity Theft

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# What is Identity Theft?

- It occurs when someone steals your personal information and uses it fraudulently
- It can cost you time and money
- It can destroy your finances, credit history and ruin your good name



**Drivers  
License**



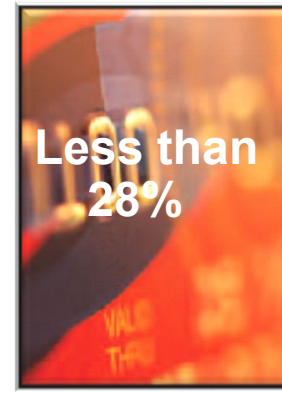
**Social  
Security**



**Medical**



**Criminal**



**Financial**

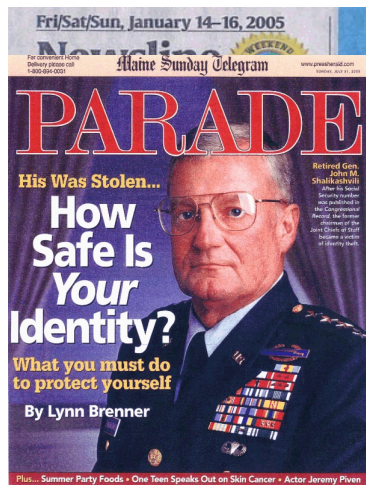


**Social**



# Statistics

- In 2019, over 1.7 million fraud reports (identity theft, imposter scams, etc.)
- The total U.S. cost is over **\$1.9 Billion**







# How Does It Happen?



- Personal information is obtained from:  
Financial accounts/statements, credit card accounts, checks, driver's license, bills, medical records, surveys, and phishing emails & new accounts opened

## Old School Methods

- Many thieves obtain personal information by stealing wallets, burglary, theft of mail, or misappropriation by family and friends

## New School Methods

- As individuals migrate their financial lives online, thieves use technology to scam us (spam email, targeting online banks/payment sites like PayPal, etc.)

# Common Ways Thieves Steal

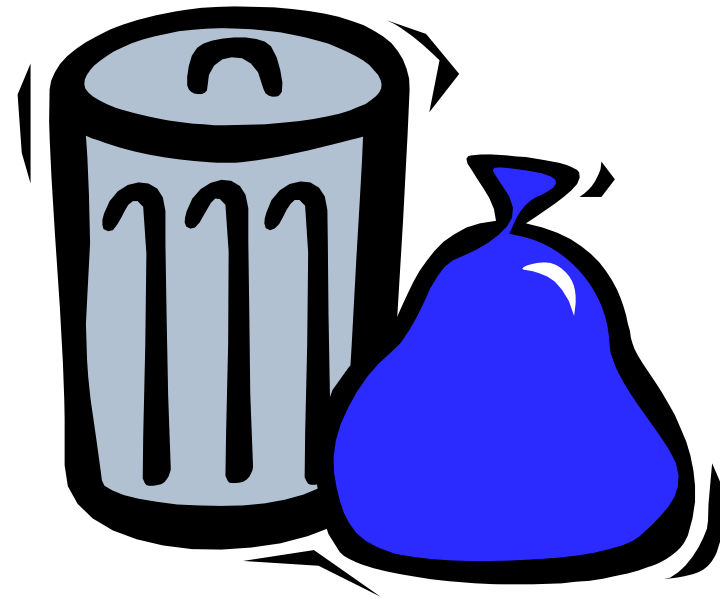


- Mailbox

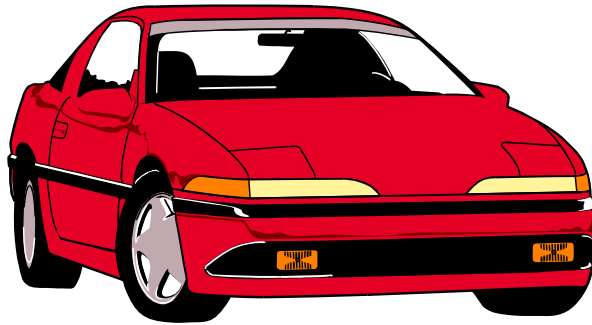
- Credit card offers
- Bills
- Bank statements
- Pay checks
- New Checks
- Outgoing mail

# Common Ways Thieves Steal

- The Trash
  - Home
  - Bank
  - Business Records
  - Dr.'s Office
  - Car wash
  - Work



# Common Ways Thieves Steal



Your Car

- Documents
- Mail
- Wallet / purse
- Insurance card
- Bank receipts
- Papers from work
- Cell phone
- Planner / calendar



# Common Ways Thieves Steal

- On The Phone
  - A thief may pose as a bank or credit card company employee (or even law enforcement)
  - **NEVER** give out information without verification, EVER!
  - Don't let someone manipulate you over the phone



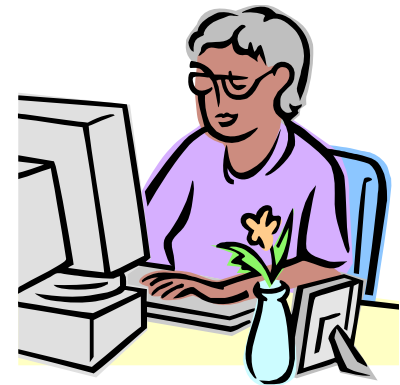
# Common Ways Thieves Steal

- Using Cell Phone Cameras/Videos at:
  - Banks
  - ATMs
  - Hotel Front Desks
  - Retail Counters



# Common Ways Thieves Steal

- In Your Home and Office
  - Cleaning/Service Persons/  
Housesitters...
  - Files should be locked
  - Employer files
  - Paychecks
  - Planner / address book



# Common Ways Thieves Steal





Social Security  
Cards

Credit cards

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Retirement  
Information

Marriage  
Certificate

Tax Returns

Paid  
Bills

Wills

Birth  
Certificates

Divorce  
Paperwork

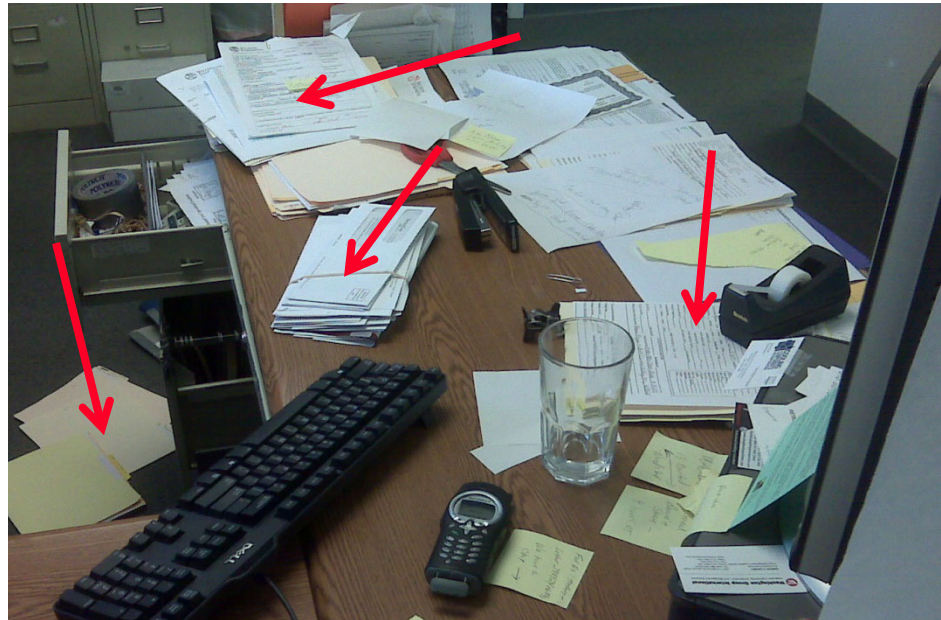
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Unpaid  
Bills

Medical  
Receipts

Mortgage  
Paperwork

# Reduce the Risk



- Keep important papers secure
- If possible, cancel paper bills and pay online. Monitor your account activity electronically (weekly)
- If you don't use online accounts, monitor your billing cycles for missing bills or statements.
- **Review** paper bank and credit card statements monthly

# Reduce Your Risk



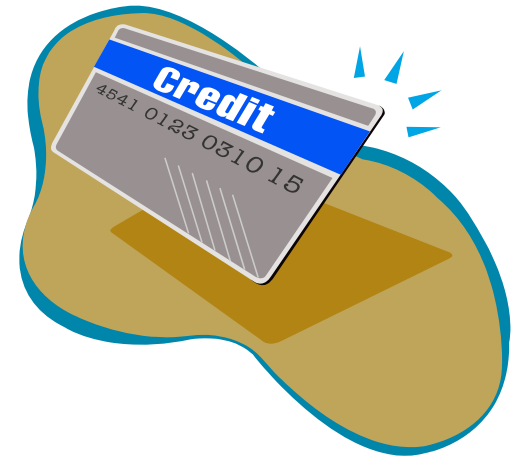
- SHRED sensitive documents - credit offers, insurance forms, physician statements, bank statements, etc.
- Destroy labels on prescription bottles

Don't OVERSHARE on social media



- Grant access to FRIENDS ONLY
- Do not share address, phone number or year of birth, etc., info can be used to answer challenge questions on your accounts

# Credit Cards



- Monitor statements
- REDUCE the number of credit cards you use and carry
- Cancel unused cards
- Your credit card # should NEVER be used for verification purposes
- Never give out your cc # over the phone unless you know with whom you're doing business





## Opt for banks and retailers that use the “**Chip and PIN**” technology

- Chip-and-PIN is the most secure type of credit card technology. Instead of a signature being used for identity verification, it requires you to enter a four-digit Personal Identification Number (PIN) that must correspond to information contained in a computer chip embedded within the card. The inclusion of the computer chip in chip-and-PIN cards makes them exponentially harder for fraudsters to replicate. So if a thief steals your card, they won't be able to rack up charges without your PIN.

# Ways Thieves Steal



- **Data Breaches**

- Hackers monitor computer networks of target companies for months, scanning for vulnerabilities in their Structured Query Language, a specialized programming language. Upon finding a vulnerability, they enter the system and install malicious software that steals customer payment info.
- Pose a threat to our economic well-being, our privacy and our national security.

# Warning Signs that your Identity was Stolen



- Mistakes on financial statements or 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



# Reduce Your Risk

Identity protection means treating your personal information with care

Make it a Habit!

- Like buckling your seatbelt
- Locking your door



# Don't Be An Easy Target



- Guard your personal information
- Send mail from the post office, never put up the red flag on your box
- Tear out mailing labels & order forms before disposing of catalogs
- Stop the junk mail

# Your Best Kept Secret Should Be...

## Your Social Security Number



### Treat it as though it were a million dollars!

- Avoid giving it out and ask:
  - \* Why do you need it?
  - \* What is it used for?
  - \* Is there a law that I have to give it to you?
  - \* What will happen if I don't give it to you?
  - \* How will it be protected?
  - \* Who has access to it?



# Reduce Your Risk



- Right to a free credit report every 12 months to check your credit health & accuracy (it's not your FICO score)
- To order:
  - [Annualcreditreport.com](http://Annualcreditreport.com)
  - 1-877-322-8228
- Stagger requests so that you order one report every four months



# Phishing

In the computing world, **phishing** is an attempt to criminally and fraudulently acquire sensitive information such as usernames, passwords, and credit card details by masquerading as a trustworthy entity in an electronic communication.





# Phishing

By clicking on the link, the recipient is navigated to an official-looking website which asks the individual to disclose their account information and other personal information in order to "verify" their identity. The crooks are then able to make unauthorized withdrawals from the account in question or apply for credit in the account-holder's name.



# Think Before You Click!



- Do not click on links, download files or open attachments in emails from unknown senders.

It is best to open attachments **ONLY** when you are expecting them and know what they contain (even if you know the sender). Please be careful and think before you click!

# On-Line Safety

- Be wise about Wi-Fi
- Make sure your operating system and software are updated on a frequent basis (keep patches current)
- PATCH! PATCH!! PATCH!!! (This means update security software)
- Use a firewall
- Lock computer/laptop

# Shop Smartly On-line

- Use a secure browser - one with [https:](#) and it has the lock icon.
- Shop with companies you know
- Check the company's on-line privacy policy
- Keep a record
- Opt out of sharing info



# Use “Pass-Phrases”

- Do not use the same pass-phrase for all accounts.
- Consider a password manager

i shall use strong passwords.

i shall use strong passwords.

i shall use strong passwords.

i shall use strong passwords.

I shal! u53 \$4r0ng-p@5sw0rdz!

x	0	x
0	x	x
0	0	x



# Stop Junk Mail (Credit Card Offers)

- "Opt-Out" on pre-approved credit offers from the three major credit bureaus, call:

1-888-567-8688.



# Stop Junk Mail for \$1

- Remove your name from marketers' unsolicited mailing lists for 3 years through the Direct Marketing Association (DMA).
- Log onto [www.DMAchoice.org](http://www.DMAchoice.org) or
- Send a check made out for \$1 to:  
Mail Preference Service  
Dept. 27478505  
Direct Marketing Association  
P.O. Box 282,  
Carmel, NY 10512  
Include: Primary and secondary names, address and signature.



# Stop Junk Mail and Calls

## National Do Not Call Registry



- The law requires telemarketers to search the registry every three months and avoid calling any phone numbers on the registry.
- You can register at [donotcall.gov](http://donotcall.gov) or by calling 1-888-382-1222 (you must call from the number you want to register.)
- Calls from political organizations, charities and telephone surveyors are still permitted

# Stop Junk Mail & Calls



- Whenever you donate money, order a product, or fill out a warranty card, write in large letters, **“Please do not sell, trade or give-away my name & address.”**
- If you order by phone, say **“Please mark my account so that my name is not traded or sold to other companies.”**
- Tell telephone solicitors to **“Please permanently place me on the DO NOT CALL list,”** then hang up.



# If You're A Victim of ID Theft...

- Act fast to limit damages

## Step 1

- Contact any one of the fraud departments of the three major credit bureaus & request a fraud alert

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

To report fraud, call: 800-525-6285

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

To report fraud, call: 888-397-3742

**Trans Union** [www.tuc.com](http://www.tuc.com)

To report fraud, call: 800-680-7289





# If You're A Victim of ID Theft...

## Step 2

- Order your credit reports. Each one is slightly different. If you identify mistakes, contact the credit reporting company.

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

To order your report, call: 1-877-322-8228

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

To order report, call: 888-397-3742

**Trans Union** [www.tuc.com](http://www.tuc.com)

To order your report, call: 800-916-8800



# If You're A Victim of ID Theft...

## Step(s) 3

- Create an Identity Theft Report by filing a complaint with the FTC at [ftc.gov/complaint](https://ftc.gov/complaint) or 1-877-438-4338. Your completed complaint is called an FTC Affidavit.
- File a police report where the theft occurred. Get a copy of the report.
- The two documents comprise an Identity Theft Report

Questions...

