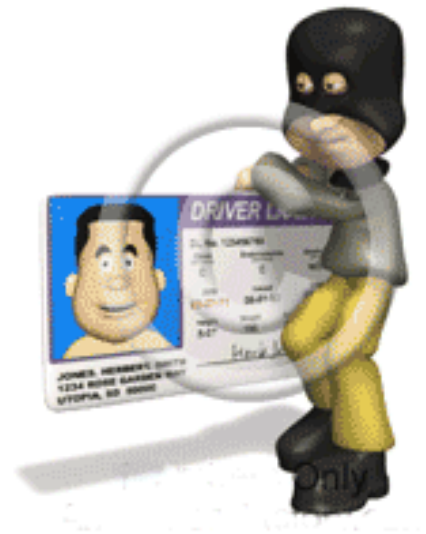


# Identity Theft



# What is Identity Theft?

- Using someone else's identification to impersonate that person.
- Identity Fraud



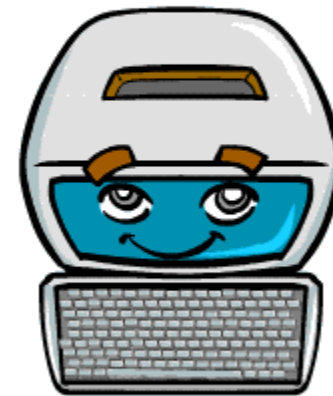
# Types of Identity Theft

- Financial Fraud
  - 25 types of Financial Fraud
    - Credit Card fraud
    - Bank fraud
    - Computer and Telecommunications fraud



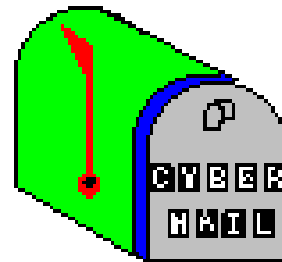
# Types of Identity Theft

- Criminal Activities
  - Enter a country
  - Commit acts of terrorism
  - Computer and cyber crimes
  - Organized crime
  - Drug trafficking
  - Alien smuggling
  - Money laundering



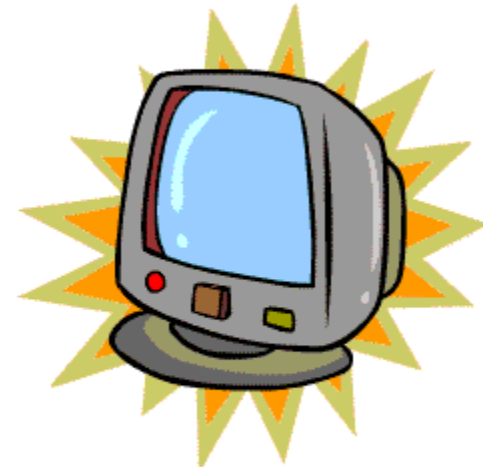
# Accessing your Personal Information

- Trash cans and dumpsters
- Memorized or copied
- Mailbox
- Employer's Files
- Hospital Records



# Accessing your Personal Information

- Financial Lender's Files
- Landlord's Files
- Online
- Websites
- Public Information



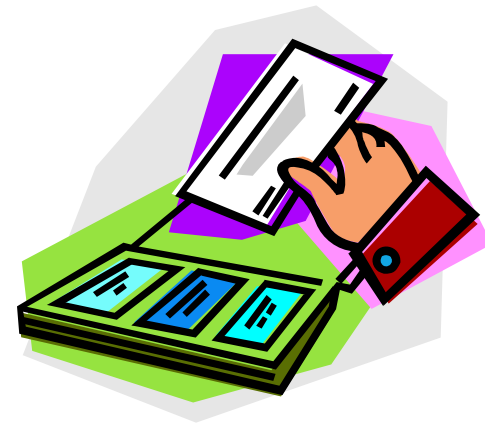
# Protect Yourself

- Don't:
  - Give your Social Security Number or personal information
  - Put your name and address on checks
  - Carry Social Security Card, passport, birth certificate
  - Mail bills or documents with personal Information
- Destroy
  - unwanted offers



# Protect Yourself

- Shred
  - Sensitive documents
- Review
  - Monthly statements
  - Credit Reports
- React Quickly
- Guard
  - Deposit slips and checks



# Protect Yourself

- Transactions on the Internet
  - Purchases
    - Stored-value cards
    - Smart cards
    - Point-of-sale (POS)
    - Digital Cash
    - E-wallets
    - PayPal (Online payment service)



# Protect Yourself

- Transactions on the Internet
  - Latest Internet browser
  - Look for digital certificates
  - Read Privacy Policy
  - Only use one credit card
  - Keep Records
  - Check Email
  - Never give out
    - Passwords or user ID



# What to do if it happens to you

- Report to the Police
- Immediately contact credit card issuers
- Close accounts
- Call credit report bureaus
  - Equifax
  - Experian
  - TransUnion

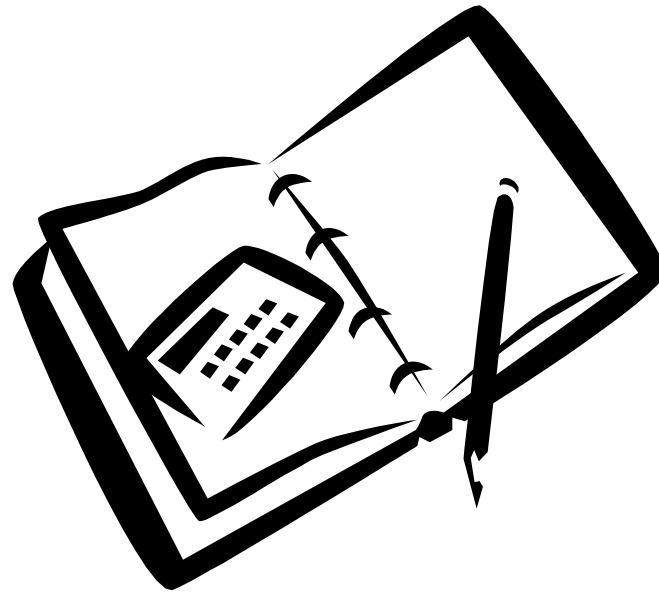


# Credit Report Bureaus

- Equifax Credit Information Services Consumer Fraud Div.  
P.O. Box 105496 Atlanta, Georgia 30348-5496  
(800) 997-2493 [www.equifax.com](http://www.equifax.com)
- Experian  
P.O. Box 2104 Allen, Texas 75013-2104  
(888) 397-3742 [www.experian.com](http://www.experian.com)
- TransUnion Fraud Victim Assistance Dept.  
P.O. Box 390 Springfield, PA 19064-0390  
(800) 680-7289 [www.transunion.com](http://www.transunion.com)

# What to do if it happens to you

- Agencies to contact
  - Social Security Administration's Office
  - FTC Consumer Response Center
- **KEEP A LOG**



# Websites

- How Stuff Works
  - <http://money.howstuffworks.com/identity-theft.htm>
- Federal Trade Commission
  - <http://www.ftc.gov/os/2003/09/synovaterreport.pdf>
- Honolulu Advertiser
  - <http://the.honoluluadvertiser.com/article/2005/Nov/28/br/br07p.html>

# Work Cited

- A., R. Personal interview. 18 Nov. 2005.
- Ashford, Kate, and Janet Paskin. "Fear No.6 Your Identity Is Stolen." Money (2005): 92.