Identity Theft
Awareness, Deterrence and Recovery

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Opinions presented are those of the speaker and not an official opinion of the Office of the Texas Attorney General.

Identity Theft Presentation Overview

- Awareness
  - What is identity theft?
  - How is stolen personal information used?
- Deterrence**:** What can you do to deter an identity thief?
- Recovery**:** How do you recover from identity theft?

What Is Identity Theft and How Often Does It Happen?

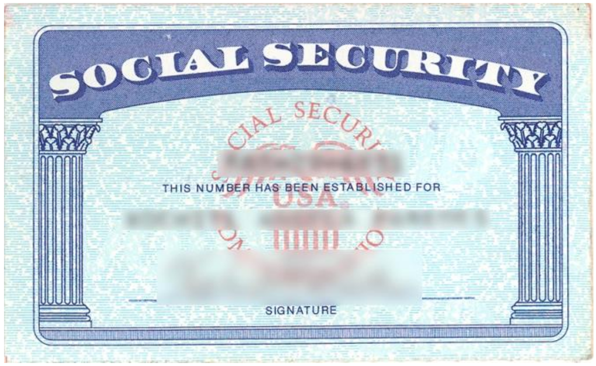
- What is identity theft?
  - Identity theft occurs when someone uses your **personal information** without your permission to obtain something of value
- How often does it happen?

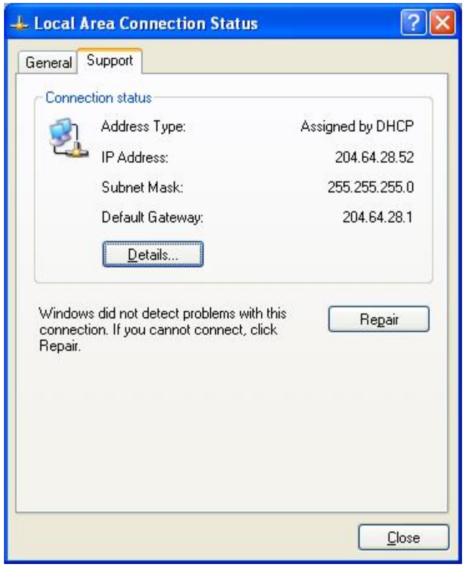
Identity Theft Complaints

Rank	Victim State	Complaints Per 100,000 Population[1]	Complaints
1	Florida	361.3	69,795
2	Georgia	193.9	19,232
3	California	122.7	46,658
4	Michigan	122.2	12,075
5	New York	110.1	21,538
6	Nevada	109.9	3,032
7	Texas	108.6	28,299

Source – *Consumer Sentinel Data Book for January – December 2012*.
Federal Trade Commission, February 2013.
Available at: http://www.ftc.gov/sentinel/reports/sentinel-annual-reports/sentinel-cy2012.pdf

Types of Personal Information





How is Stolen Personal Information Used? (Slide 1 of 3)

Identity Theft Complaints Count from Texas Victims = 25,843

Identity Theft Types Reported by Texas Victims

Rank	Identity Theft Type	Complaints	Percentage[1]
1	Government Documents or Benefits Fraud	9,422	36%
2	Credit Card Fraud	3,880	15%
3	Phone or Utilities Fraud	2,952	11%
4	Loan Fraud	2,166	8%
5	Employment-Related Fraud	2,071	8%
6	Bank Fraud	2,012	8%
	Other	5,340	21%
	Attempted Identity Theft	1,069	4%

[1]Percentages are based on the 25,843 victims reporting from Texas. Note that CSN identity theft complaints may be coded under multiple theft types.

Source – *Consumer Sentinel Network Data Book for January – December 2014*.
Federal Trade Commission, February 2015.

Available at: https://www.ftc.gov/reports/consumer-sentinel-network-data-book-january-december-2014

How is Stolen Personal Information Used? (Slide 2 of 3)

- Credit card and account fraud
  - New account fraud
  - Existing account fraud
- Empty your bank accounts
- Get a job
- Apply for IDs (driver’s license, passport, etc.)
- File bankruptcy

How is Stolen Personal Information Used? (Slide 3 of 3)

- Obtain or use medical insurance
- Buy a car
- Apply for government benefits
- Enroll in school and obtain student loans
- File income tax returns
- Get arrested

Protecting Your Identity

- The best way to protect your identity is to **be alert** and **consistently** safeguard your information.

Who Steals Identities?

- Domestic and international criminals
  - Opportunistic people
  - Drug users
  - Organized black market distributors of information
- Acquaintances
- Family
- Neighbors

Dumpster Diving

Stealing Mail

Theft


ARTICLE
WHERE THIS ARTICLE WAS FOUND
INVESTIGATING OFFICER
EXHIBIT NO.
DATE
EVIDENCE
Office of the
Attorney
General
Austin

Internet, Phishing and Data Breaches

- Internet
- Phishing
- Data breaches

Well-Placed Employee

Skimmers

Automated Teller Machines

Pretexting

Relaxed Security: Assuming Your Information Is Safe

Identity Theft and Business Responsibilities

- Many businesses store and use our personal information.

- State and federal laws require most businesses to safeguard personal information and to properly dispose of it by destruction so that it is unreadable or undecipherable.

- **With some exceptions**, if your personal information is compromised by a breach, the business must notify you.
  - Subscription to credit monitoring service may be offered.
  - <u>**Do not**</u> provide personal information in response to a breach notice.

Safeguard Your Personal Information

Three-Pronged Approach

- Limit exposure
- Remain vigilant
- Be wary

Limit Exposure (Slide 1 of 3)

- Store your Social Security card somewhere safe.
  - **Do not** carry it in your wallet.
- Don’t leave personal information in the open, even at home.
- Don’t share your personal information—unless **you** initiated the contact.
- Shred all documents containing personal information with a **cross-cut shredder** before disposing of them.

Limit Exposure
(Slide 2 of 3)

- Only carry with you credit cards you intend to use.

- Only use one credit card for online purchases.
  - **Do not** use a debit card.

- Be careful with your credit card receipts.
  - If your receipt shows more than the last four digits, report it to the Office of the Attorney General.

Limit Exposure
(Slide 3 of 3)

“Opt Out”

- The Direct Marketing Association
  - www.dmachoice.org
- The Network Advertising Initiative
  - www.networkadvertising.org
- No Call List
  - www.donotcall.gov
- Pre-screened and pre-approved credit and insurance offers
  - www.optoutprescreen.com

Limit Exposure: Online Safety (Slide 1 of 2)

- Use a non-administrator account as your main user profile.
- Use anti-virus, spyware and malware protection.
- Update web browsers.
- Update operating system.

Limit Exposure: Online Safety (Slide 2 of 2)

- Anti-phishing toolbars
- Wireless safety
- Use secure websites
- Use strong passwords

Limit Exposure

- Fraud alert?
- Security freeze?

Remain Vigilant

- Monitor your credit report.
  - www.annualcreditreport.com
- Reconcile checking and credit card accounts each month.
- Know when bills and financial statements normally arrive each month.
- Use a secure mailbox.
- Take note of email messages informing you that you've changed your password or anything related to your account.

Be Wary
(Slide 1 of 2)

These Tips Apply Online and Offline.

- Ask if it is necessary to use your Social Security number and why.
- Ask what information is collected, who has access to it and why.
- Ask what protective measures are in place to protect your information and ask for and review a copy of their privacy policy.

Be Wary
(Slide 2 of 2)

- Review your IRS and Social Security accounts for accuracy.
- Check to see if your minor children have a credit report.
- Help seniors check credit reports.

Identity Theft Recovery (Slide 1 of 3)

- Identity theft happens.
- You or someone you care about may become a victim of some form of identity theft.
- Reacting quickly and appropriately can save you time, money and frustration.

Identity Theft Recovery (Slide 2 of 3)

- The Identity Theft Victim’s Kit can be found on the Office of the Attorney General identity theft website.

www.TexasFightsIDTheft.gov

- The victim’s kit will help guide you through the recovery process.

Identity Theft Recovery
(Slide 3 of 3)

1. Obtain a fraud alert or security freeze on your credit report.
2. Contact creditors and close affected accounts.
3. File a report with the police.
4. File a complaint with the FTC.

Thank You!

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