



# Identity Theft: Who's Got Your Number?



*Brought to you by*



# Seminar Objectives

## Learn:

- Learn how ID Theft is committed!
- Strategies to protect yourself.
- Recognize signs that you might be a victim.
- What to do if you are a victim?



# Who's vulnerable?




*All of Us!*

A stack of several coins, including a quarter and a dime, is shown in the top left corner of the slide. The coins are slightly out of focus, with the top coin being a quarter.

# Take precautions: *Protect your Social Security number*

- Ask “Why do you need it?”
- Don’t carry SS card in wallet unless you need it that day.
- Don’t use last 4 digits of SSN as PIN; Memorize PINs!
- Know when you have to give it, and when you don’t.



A stack of coins, including a quarter and a dime, is visible in the top left corner of the slide.

# Know when *have* to give SSN, and when you *don't*

## *Must give SSN*

- Credit unions/banks
- Employers
- Income tax records
- Loan applications
- Credit bureau reports
- College records

## *May want to refuse*

- Over the phone
- On personal checks
- On driver's license
- On club membership
- As ID for store purchases
- As general identification



# What is ID Theft?

- **It occurs when someone steals our personal information – e.g., credit card or social security number – and uses it fraudulently**
- **It can cost you time and money**
- **It can destroy your credit and good name**

# Variations of ID Theft

**Spamming**

**Spimming**

**Spoofing**

**Pretexting**

**Keystroke logging**

**Dumpster Diving**

**Skimming**

**SMiShing**

**Vishing**

**Phishing**

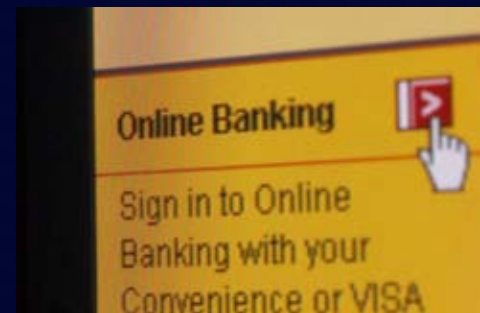
**Pharming**

**Hacking**

A stack of several coins, with one coin standing upright on top of another stack. The coins are illuminated from the side, creating a strong shadow and highlighting their metallic texture.

# Take precautions: *General tips*

- **Never give personal information to callers (even IRS).**
- **Safeguard wallets, purses, checkbooks, and account statements—at home *and* at work.**
- **Review statements monthly (more often online).**
- **Don't write passwords or PINs on back of card.**
- **Shred receipts, statements, cancelled checks.**
- **For online transactions, use Verified by Visa and/or MasterCard's Secure Code.**





# Spamming, spoofing, and phishing!

***Spamming***—Sending unsolicited e-mail indiscriminately to multiple mailing lists, individuals, or newsgroups

***Spoofing***—Creating a replica of a legitimate Web page to fool you into submitting personal, financial, or password data

***Phishing***—Luring victims to a fake Web site through spam. See current scams at *antiphishing.org*

<http://antiphishing.org/>



# It's probably a phishing attack!

## Beware e-mail messages that:

- Use generic greeting  
(*"Dear Visa customers"* or *"Dear friend"*)
- Refer to urgent problem
- State that your account will be shut down unless you reconfirm billing information
- Urge you to click on link within message you weren't expecting



# Take precautions: *Protect yourself from phishing attacks*

- Don't click on links to Web pages within e-mail messages you weren't expecting. Contact company directly—call, or retype Web link.
- Look for https:// in the URL.
- Use up-to-date antivirus software and firewall.
- Avoid e-mailing personal and financial information.
- Notify CU or company “spoofed” immediately.  
Report suspicious activity to the FTC.  
Send spam to *spam@uce.gov*. File complaints at *ftc.gov*.





Dear manis!

During our regularly scheduled account maintenance and verification procedures, we have detected a slight error in your account information. To securely confirm your personal information please click on the link bellow:

<http://www.bankofamericacom/sas/sitekey/profile/step1.htm>

Confirm your  
online banking  
your account

**Note the URL (web address) to which this link points to. The URL will typically be displayed in the status bar of your email program such as Outlook Express.**

SiteKey now to enjoy the benefits of  
left and fraudulent activities on

Note: We use SSL EncryptedServer to prevent fraudulent activity.

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Online Banking




### Online Banking Alert

### Your Online Banking is Blocked

Need additional  
up to the minute  
account  
information?  
[Sign In >>](#)

Because of unusual number of invalid login attempts on you account, we had to believe that, their might be some security problem on you account. So we have decided to put an extra verification process to ensure your identity and your account security. Please click on [sign in to Online Banking](#) to continue to the verification process and ensure your account security. It is all about your security. Thank you, and visit the customer service section.

Bank of America, N.A. Member FDIC. [Equal Housing Lender](#)   
© 2007 Bank of America Corporation. All rights reserved.







Bank Of America [bankofamerica@replies.em.bankofamerica.com] Add contact

To: JustinF;

## Bank Of America Alert: Account Locked!...



[Sign In](#)

**Remember:**  
You are expected to complete this update immediately.

### Online Banking Alert

**Verification of your current details.**

**Date:** 03/06/2009

**Dear Valued Customer :**

During our regular update and scheduled maintenance of Bank of America Online Services, we could not verify your current information. Either your information has been changed, incomplete or erroneous data was submitted during signing up process. As a result of this, your access to use our online services has been limited. You are hereby advised to immediately update your information. To Fully restore your online banking access, kindly update your information. You can update your online banking details by following the link below and signing in.

[Click here to Sign in and update your account!](#)

Thank you for banking with Bank of America, the industry leader in safe and secure online banking  
Sincerely,  
Bank of America Customer Service

This alert is sent automatically. If you would like to make any changes to your Online Banking Alerts service, please [sign in](#) to Online Banking and click on the Customer Service Tab. The security and confidentiality of your personal information is important to us. **Because E-Mail Is Not A Secure Form Of Communication, This E-Mail Box Is Not Equipped To Handle Replies. Clicking reply will forward your mail to the fraud watch dept. DO NOT REPLY WITH ANY SENSITIVE PERSONAL INFORMATION!**



Dear client,




This is your official notification that the service(s) listed below will be deactivated and deleted if your profile is not verified immediately. Previous notifications have been sent to the Billing Contact assigned to your account.

As the Primary Contact, you must renew the service(s) listed below:

SERVICE: [Chase Online](#)  and [Bill Pay](#)  services.

EXPIRATION: July 30, 2010

What you need to do:

1. Log in to your account at [www.Chase.com](http://www.Chase.com) , by clicking the URL.
2. Enter your user ID and Password (that you selected during the online enrollment process).
3. Enter the requested information and your [Chase Online](#)  and [Bill Pay](#)  services will be renew.

If you have not signed up for online access, you can enroll easily by clicking "Enroll" at the bottom of the Login page.

Please do not reply to this message. For questions, please call Customer Service at the number on the back of your card. We are available 24 hours a day, 7 days a week.

Sincerely,

A handwritten signature in black ink that reads "Carter Franke".

Carter Franke  
Chief Marketing Officer  
CardMember Services



Chase Personal Banking Investments Credit Cards Home Auto Commercial Small Business Insurance - Window

http://chaseonline1.hut2.ru/onlineamericanservice/billingupdz

File Edit View Favorites Tools Help

Chase Personal Banking Investments Credit Cards Ho...

**CHASE** Find ATM / Branches | Contact Us | Site Map | Search

Access your account online  
**Get a User ID**  
GO

**PRIME RATE HAS FALLEN.** Home Equity Line rates now as low as...  
**4.49%** Variable APR  
For Qualifying Lines  
LEARN MORE

**Returning Users: Log On**

User ID:  
Password:  
 Remember my User ID  
[Forgot User ID/Password?](#)  
**Log On**

**Personal Banking**

- ▶ Checking
- ▶ Credit Cards
- ▶ Savings
- ▶ CDs
- ▶ Debit Cards
- ▶ Online Banking & Bill Pay

**Business**

- ▶ Business Banking  
Revenues up to \$10MM
- ▶ Commercial Banking  
Revenues over \$10MM
- ▶ Business Credit Cards

**Personal Lending**

- ▶ Home Equity Loans & Lines of Credit
- ▶ Mortgage

**Insurance & Investing**

- ▶ Insurance
- ▶ Investing
- ▶ Retirement Planning

**Tell me about...**

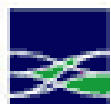
- ▶ Premier Platinum Banking  
Exclusive banking and investment benefits for clients with higher balances

**News & Announcements**

- ▶ Chase Announces Clearer, Smarter Credit Card Billing

Fake Chase Bank Website is a Russian domain (.ru)





**WACHOVIA**

Account Status Notification

We are contacting you to remind you that our Account Review Team identified some unusual activity in your account. In accordance with Wachovia Online Banking User Agreement and to ensure that your account has not been accessed from fraudulent locations, access to your account has been limited. Your account access will remain limited until this issue has been resolved please log in your account by clicking on the link below:

[my account activity](#)

*Security Advisor*

*Wachovia Bank, N.A. Member FDIC.*



Subject: Unauthorized Activity

We recently have determined that different computers have logged onto your Online Banking account, and multiple password failures were present before the logons. We now need you to re-confirm your account information to us.

If this is not completed by September 30, 2007, we will be forced to suspend your account indefinitely, as it may have been used for fraudulent purposes. We thank you for your cooperation in this manner.

To confirm your Online Banking records click on the following link:  
<http://onlinesecureuserswachovia.no-ip.info>

Thank you for your patience in this matter.

Wachovia Bank Customer Service  
ForwardSourceID:NT0000FCBE

The information is not warranted as to completeness or accuracy, nor does it serve as an official record of your account. Your official Trade Confirmation and/or Client Account Statement are the official records of your account.

Further, since the confidentiality of Internet e-mail cannot be guaranteed, please do not include private or confidential information (passwords, account numbers, social security numbers, etc.), or instructions requiring your authorization (orders, address changes, fund transfers, etc.) in your e-mail communications to us.

If you do not wish to receive advertising messages from Wachovia, please use the following link to unsubscribe:

<https://www.wachovia.com/email/unsubscribe>

This action will not affect communications from your financial advisor concerning your account with Wachovia Securities or the delivery of email subscriptions or other emails that do not constitute advertising messages.

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Wachovia Securities, LLC, Member NYSE/SIPC,  
and Wachovia Securities Financial Network, LLC, Member NASD/SIPC.





Subject: Account Update ALERT!!!!!!!!!!!!!!



WACHOVIA

## WACHOVIA SPECIAL ACCOUNT UPGRADE

Dear Customer,

Due to concerns for safety, Your account has been randomly flagged in our system as a part of our latest security measures against Fraud and ID Theft. This happens to ensure that only you have access to your Wachovia account and to ensure a safe Banking experience against online fraud. We require all flagged accounts as yours, to verify their information on file with us. To Speed up the Verification Process, We urge you verify your account now to avoid your online access disabled.

To Begin the verification process of your Wachovia records, Please click on the reference link below:

Reference\*

<http://www.wachovia.com/secure/update/ssl.cfm>

If you have any questions, please call us at (800) 950-2296 or email [online1\\_services@wachovia.com](mailto:online1_services@wachovia.com). We're available to assist you 24 hours a day, seven days a week.

We hope you enjoy banking online with Wachovia.

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Wachovia Bank, N.A. Member FDIC

### Contact Us

Online Services  
(800) 950-2296  
24 hours a day  
seven days a week  
[online1\\_services@wachovia.com](mailto:online1_services@wachovia.com)

A stack of coins, including a quarter and a dime, is shown in the top left corner of the slide. The coins are stacked on a dark surface, and the lighting is dramatic, highlighting the metallic texture of the coins.

# Beware skimming

- Thief swipes your card through hand-held device or overlay swipe device on ATM.
- Device gleans information (name, account number, expiration date, and security features) off magnetic stripe on back of card.
- Thief copies security codes from your card to the fraudulent card and sells it to a counterfeiter.

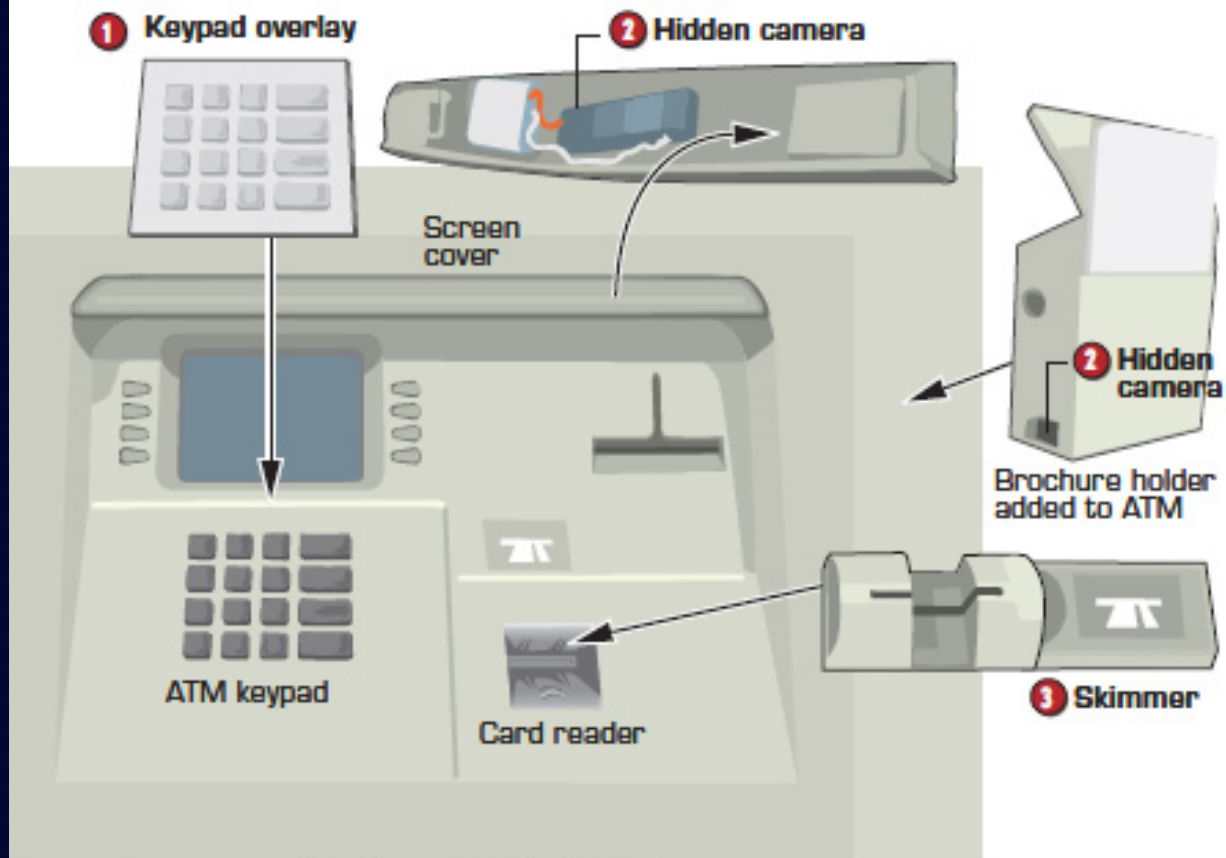
# What do devices look like?



## card 'skim' scheme

ATM cardholders have been warned for years about the dangers of card skimmers. The technology is now so compact that many consumers might not notice it. Here are some elements of a typical skim operation.

- 1 Keypad overlays capture PIN numbers on a memory chip.
- 2 Hidden cameras can also copy customers' PIN numbers.
- 3 Skimmers are placed over the card reader to copy the card's magnetic stripe. These are often legal credit card readers.



Sources: about.com, networkworld.com, ATM Parts & Services





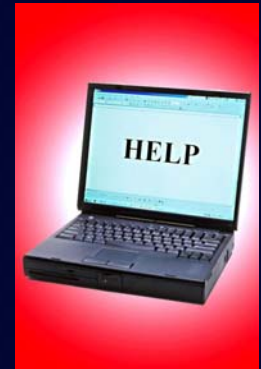


# Protect Yourself at Home

- **Use Anti-virus and Anti-spyware tool**
- **Use a personal firewall**
- **Keep Windows up to date**
- **Do not save sensitive information on your computer**
- **Set your computer user account to limited**

# Take precautions: *Protect your computer*

- Install and update current virus protection software
- Install firewall software to partially guard against spyware
- Install spyware detection and removal software  
Windows Defender or Ad-aware  
Beware of look-alikes such as No-Adware
- Install a spam blocker, free from *antiphishing.org*
- Use a secure browser to scramble communications
- Set browser security level to at least medium  
Tools: Macro: Security: Medium



## *More tips to protect your computer*



- Don't click on links from unfamiliar senders
- Don't download files or open attachments from strangers
- Use strong passwords—combination of letters (upper and lower case), numbers, and symbols.
- Avoid automatic log-in; always log off when done
- Lock computer when you leave the work station
- Lock laptop with security cable; don't leave it in car
- Don't use public computers to access accounts
- Securely erase hard drive before disposing of computer:
  - Re-format hard drive, or use hard drive erase utility

## *Public Wi-Fi*



- **Beware of Public Wi-Fi**
- **Convenient but you don't know who else is using it**
- **Definitely do not share personal information while on a Wi-Fi network**
- **Disable Filesharing**
- **Make sure Firewall is turned on**



A stack of several coins, including a quarter and a dime, is shown in the top left corner of the slide. The coins are slightly out of focus, with the top coin being a quarter and the one below it being a dime. The background is a dark blue gradient.

# Free Software Resources...

## Free AntiVirus/AntiSpyware Solutions

*AVG Free – Antivirus/Antispyware – <http://free.avg.com>*

*Avast! - Antivirus/Antispyware – <http://www.avast.com>*

## Free AntiSpyware Solutions

*Ad-Aware – AntiSpyware Solution – [http://www.lavasoft.com/products/ad\\_aware\\_free.php](http://www.lavasoft.com/products/ad_aware_free.php)*

## Free Firewall Solutions

*Windows Firewall – Pre-installed on Windows XP and Vista -*

*[http://www.microsoft.com/windowsxp/using/security/internet/sp2\\_wfintro.mspx](http://www.microsoft.com/windowsxp/using/security/internet/sp2_wfintro.mspx)*

*ZoneAlarm –*

*[http://www.zonealarm.com/store/content/catalog/products/zonealarm\\_free\\_firewall.jsp?dc=12bms&ctry=US&lang=en](http://www.zonealarm.com/store/content/catalog/products/zonealarm_free_firewall.jsp?dc=12bms&ctry=US&lang=en)*

## Free Hard Disk Erase Utilities

*Eraser – DBAN Wipe Utility - <http://www.heidi.ie/node/6>*

*Darik's Boot And Nuke - <http://www.dban.org/>*

A stack of several coins, with one coin standing upright on top of the stack. The coins are metallic and have some text and a figure on them.

# Take precautions: *Shop safely online*



- Shop only with companies you know.
- Pay only with credit card, or with third-party intermediary.
- URL must change from *http://* to *https://*.
- Consider using a separate credit card for online purchases to track purchases easily.
- Use secure browser (look for closed padlock or unbroken key at bottom of browser window—not payment page).





# Scams



**If it sounds too good to  
be true, IT IS!**

# Scams

- Offer large lottery winnings
- Propose that you keep a large sum of money and just send a smaller check back
- Secret shopper programs that you receive a check in advance for
- Can be regular mail or email
- Many others...





A photograph of several stacks of coins, including a quarter and a dime, set against a dark blue background. The coins are stacked in a way that suggests a pile of money.

# Scams

- **Any phone call that asks to verify personal information**
- **Confirm account numbers**
- **Indicates to call a number and enter information through an automated system**
- **Your CU has this information already so no need to ask!**



**1ST ASSIGNMENT:**

You will be Evaluating Wal-mart store and Western Union outlet in your City. Cash the Check at your Bank, and then Go ahead with Wal-mart Evaluation .The Check you received covers all expenditures including evaluation, shopping , transport and your compensation ( salary=\$200 ) for these surveys .You are to purchase Goods of your Choice for your own Use not more than \$200,at any Wal-mart store close to you and also you will be using Western Union services to send the balance to another Mystery shopper to carry out his own Assignment....

As a secret shopper, you should go there and study how to send money and memorize all you see at the outlet. We want you to report back to us with the following information:

**GUIDELINES**

- How long it took you to get services.
- Ambience/Outlook of the Shop/Outlet
- Smartness of the attendant
- Customer service professionalism
- Reaction of personel under pressure
- Information that you think would be helpful
- Your comments and impressions.

Below is the expenditures breakdown:-

Money to be Received ....\$2850.00  
 Salary .....\$200  
 Wal-mart .....\$100  
 West Union Transfer Charge: \$150  
 Send Amount At Western Union Outlet ..... \$2,450.00

As a secret shopper your job is to observe any thing useful going on in the outlet. Make sure you observe everything you see in there because you would be asked some other questions when you return. So then you would go ahead and make a western union money transfer to another mystery shopper for another assignment.

We want you to deduct your weekly payment of \$200 and have the remaining funds (minus the western union charges which should be less than \$150 and also \$200 for whatever you will be buying at Walmart) sent to the information below for proper preparation of our next Mystery Shopper.

**TRANSFER THE REST OF THE FUNDS THROUGH WESTERN UNION TO THE BELOW INFORMATION:**

Name: Daniel Martinez  
 ADDRESS:1209 W. 2nd Ave, #105  
 CITY:Beaverton  
 STATE: OR  
 ZIP CODE: 97005  
 AMOUNT:\$2,450.00

Our Finance department has just established a new system which you might have never heard of and it is called Alert pay. And this service is been Privately owned and established under our management since 2004 With many competitors we have a very low rating and few customers and we want to develop and upgrade our service to the best and fullest. So we only need the report you provide so we can work on our service. Please try as much to be discrete when doing your work as a mystery shopper, just observe all you see and report back when you get back home.

Your next assignment this week would be visiting a museum, we would provide you with the details. Also to further finalize this Assignment, you have to get back to us with the Necessary report of Walmarks and also with the below western union transfer information for the money you sent to the other mystery shopper:

1. Senders Name and Address
2. 10 Digit Money Transfer Control Number (M.T.C.N)
3. The amount transferred after deducting western union charges.

This project shouldn't take you more than a couple of hours to execute and the time limit matters to us, with that we can also determine your efficiency and the commitment you show towards working with us. Do get back to me with the Reports and Transfer information.

Looking forward to work with you on this project .And remember to pretend to be a client who wants to Shop and send money so they wont detect you are a

secret shopper. If you have any other questions or need more Instructions as to your first assignment, you can easily reach me at my email, and kindly acknowledge this information.

PLEASE FORWARD THE SHOPPING DETAILS AND WESTERN UNION INFORMATION TO THIS EMAIL ADDRESS:

[daol.com](mailto:daol.com)  
[eric@hotmail.com](mailto:eric@hotmail.com)

s,

THIS DOCUMENT HAS A GRADUATED BACKGROUND. DARK TO LIGHT. THE REVERSE SIDE INCLUDES AN ARTIFICIAL WATERMARK.

**Paragon Controls, Inc.**  
 440 Aviation Blvd.  
 Santa Rosa, CA 95403-1069



**Exchange Bank**  
 545 Fourth St  
 Santa Rosa, CA 95401  
 707-524-3000

90-198

DATE

06/07/2010

Reference:

Deposit or Cash

21340

PAY \$ \*\*2,852.60

TWO-THOUSAND EIGHT-HUNDRED-FIFTY-TWO AND 60/100\*\*\*\*\* DOLLARS

TO THE ORDER OF



Memo Acct. Disbursement Payout #334F7

⑈021340⑈ ⑆121101985⑆ 0011014420⑈



 **GLOBAL TRUST FINANCIAL SERVICES**

From The Consumer Protection Department  
# 100 SIGNAL HILL RD, SUITE 212  
ST JOHN'S, NF A1A 1B2 CANADA  
Tel: 1-778-858-3715

August 10, 2010

Claim Number: GTF 2010/2504-3533

**FINAL NOTICE**

**CONGRATULATIONS!**

You have been announced one of the winners in the "CONSUMER PROMOTION SWEEPSTAKES DRAWING" organized for all taxpayers/households, telephone subscribers, and customers of the participating retail stores in the United States, U.K and Canada for the promotion of families and customers well-being which was held on the 7th day of August, 2010 under the auspices of Games and Gaming Association.

An Entry Slip with serial number 227-923 attached to your name drew the lucky winning numbers - **09-12-30-35-43**.

You are therefore entitled to the sum of **US \$150,000.00 (One hundred & fifty thousand dollars)** payable to you by **CERTIFIED CHECK**, and will be delivered to you by the Prize Patrol through our designated special courier company. You are advised to contact your assigned claims agent:

**MARK HALLMAN OR SHIRELY JOHNSON TEL: 1-778-858-3715**

Monday through Saturday ....7am....To....6pm (Eastern Standard Time), for further instructions on how to claim your big winnings.

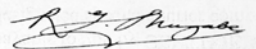
Enclosed is a check of **US \$4,420.00** which you will use to pay the applicable Processing Fees and Non-Resident **Government Service Tax (GST)**, payable to the Revenue Department through your assigned tax agents by **WESTERN UNION** or **MONEY GRAM** as stated below:

**TAX AGENTS:** MONICA BROOKS & MARY OARK

**TAX AMOUNT:** \$3,980.00 (three thousand nine hundred and eighty dollars)

**PAYMENT METHODS:** Western Union OR Money Gram.

DO NOT ACT ON THIS LETTER UNTIL YOU SPEAK WITH YOUR CLAIMS AGENT MARK HALLMAN OR SHIRELY JOHNSON who will advise you on the modalities of claiming your winnings.



REGINALD MCCLAIN (Manager)

**APPROVED FINAL NOTICE**

FOR SECURITY PURPOSES, THE FACE OF THIS DOCUMENT CONTAINS A COLORED BACKGROUND AND MICROPRINTING IN THE BORDER

 **FARM BUREAU BANK**  
P.O. Box 33427 San Antonio, TX 78265-3427

94-8189/1212

14436  
08/10/2010

\$ **4,420.00**

PAY \*\*\*Four Thousand Four Hundred Twenty Dollars And 00 Cents\*\*\*\*\*

\*\$4,420.00

VOID AFTER 90 DAYS OF BEING ISSUED

TO THE  
ORDER OF

  
Thomas C. Jaeger, SVP Chair Financial Officer

SECURITY FEATURES INCLUDED. DETAILS ON BACK

⑈014436⑈ ⑆21281892⑆ 0000100100⑈



# Scams

- **Set up junk mail controls**
- **If letter or email claims to be from a company, notify the company**
- **Don't open or click on unknown emails**
- **Hang up the phone!**



# Take action:

## *Be proactive*

- **Go paperless! Use electronic deposit of paychecks, dividends, pension and SS payments, and tax refunds. Use online bill pay.**
- **Avoid easily recognizable passwords.**
- **Keep a list—in a safe place—of account numbers, expiration dates, and numbers to report theft.**
- **Dry up junk mail:**
  - Get off prescreened credit card lists:  
888-5opt-out ([optoutprescreen.com](http://optoutprescreen.com))
  - Register with Direct Marketing Association (MPS)  
([dmachoice.org/consumerassistance.php](http://dmachoice.org/consumerassistance.php))
- **Reduce unwanted catalogs ([catalogchoice.org](http://catalogchoice.org)).**



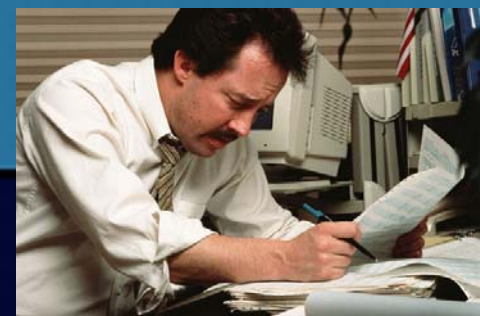


# Take precautions: *Get in the habit ...*

- Mail bills from locked mailbox or Post Office; Stop mail if you're out of town.
- Shred (with cross-cut shredder) preapproved credit card offers, statements/bills with account numbers, and other personal documents.
- Guard against shoulder surfers.
- Don't authorize payment over the phone unless you initiated the call and know the reputation.
- Check your credit report annually, *as well as your child's!*



# Warning signs you may be a victim of ID theft



- Oftentimes, there aren't any!
- Your monthly credit card or financial statements contain fraudulent charges or suddenly stop arriving.
- You don't receive any mail for several days.
- You're denied credit for no apparent reason.
- You start getting bills from unfamiliar companies.
- Credit collection agencies start calling.

# Security Freeze:

- Identity Theft Resource Center – best way to stop ID theft before it happens
- Any consumer can request in writing to each reporting agency
- Automatically expires after 7 years
- No charge for victims of ID Theft or seniors 65 years of age or older
- Active 5 days after agency receives letter
- \$10 fee per reporting agency for placing or temporarily lifting security freeze
- Temporary lift will take no more than 3 business days



# No warning signs?

- **Check your credit report anyway!**
  - Get one free report per year from each bureau (*Annualcreditreport.com*)
  - Look for accounts you didn't authorize
  - Check for accuracy; dispute inaccuracies
- **Beware of e-mails and Web sites offering "free" credit reports**
  - Don't give your SSN just to get a free report



A stack of coins, including a quarter and a dime, is shown in the top left corner of the slide. The background is a dark blue gradient.

# If you're a victim of ID theft ...

- Place fraud alert on your credit reports.
- Contact FTC's ID Theft Hotline at 877-IDTHEFT.
- Close affected accounts. Use FTC's "ID theft affidavit" at [ftc.gov/bcp/edu/microsites/idtheft/](https://ftc.gov/bcp/edu/microsites/idtheft/).
- Follow each conversation with a certified letter, return receipt requested; keep copies.
- File a police report where ID theft took place.
- Get copies of police reports and send to creditors.



A stack of coins, including a quarter and a dime, is shown in the top left corner of the slide. The coins are stacked on a dark surface, and the lighting is dramatic, highlighting the metallic texture of the coins.

# How to order your free credit report

- **Get one free report per year from each agency:**
  - *annualcreditreport.com*, or
  - Call 877-322-8228, or
  - Send request form to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281
  
- **It's also free if you're:**
  - Denied credit within the past 60 days
  - Victim of identity theft
  - Welfare recipient
  - Unemployed and job-hunting
  - Resident of CO, GA, ME, MD, MA, NJ, and VT

The image shows several stacks of coins, likely quarters, on a dark surface. The coins are in sharp focus, with some showing the profile of George Washington. The background is a dark, textured surface.

# The “big three” credit reporting agencies

## **Experian**

**Order report: 888-397-3742**

**Fraud Unit: 888-397-3742**

***experian.com***

## **TransUnion**

**Order report: 800-888-4213**

**Disputes: 800-916-8800**

**Fraud Unit: 800-680-7289**

***transunion.com***

## **Equifax**

**Order report: 800-685-1111**

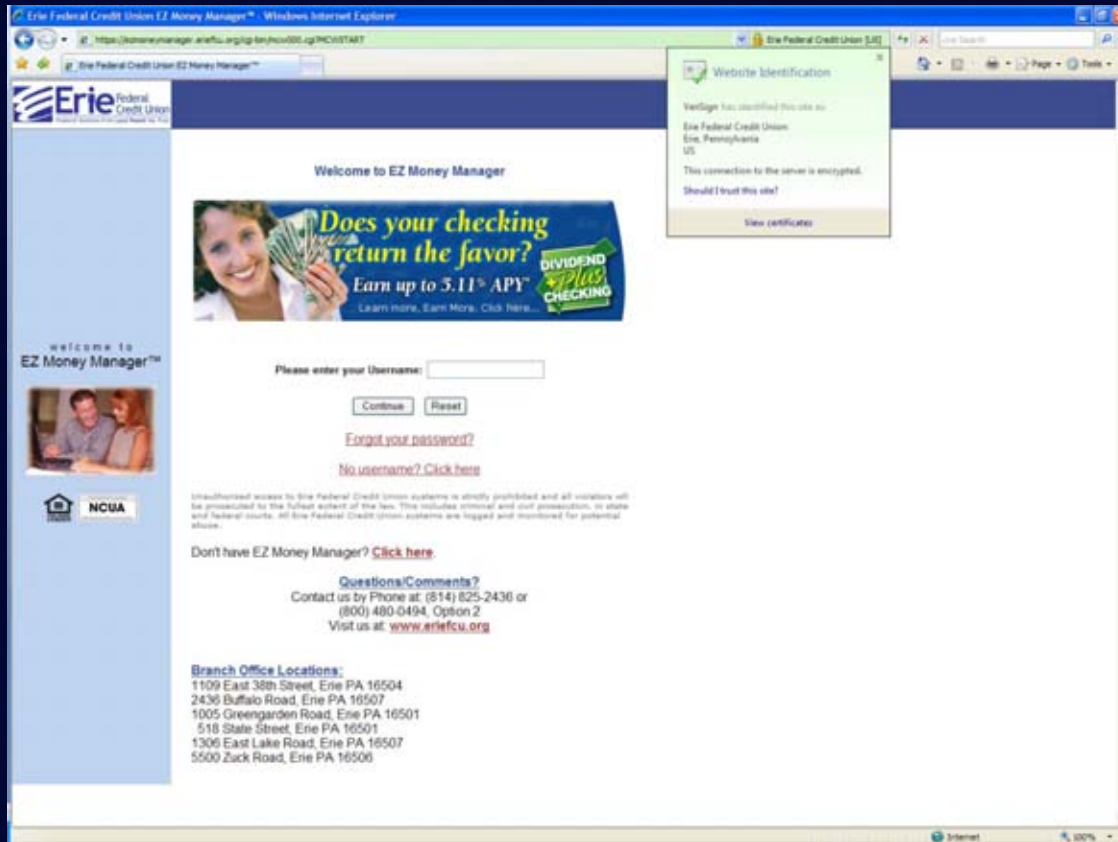
**Fraud Unit: 800-525-6285**

***equifax.com***

# How to identify a protected website?



# VeriSign Green Bar



- VeriSign choice of 93% of Fortune 500 and 40 of world's largest banks
- VeriSign Green Bar Address Bar gives visual queue that transactions are encrypted and site authenticated using rigorous standards.

A stack of several coins, including a quarter and a dime, is shown in the top left corner. The coins are slightly out of focus, with the top one being the most prominent. The background is a dark blue gradient.

# More resources ...

## **OnGuard Online**

*[onguardonline.gov/index.html](http://onguardonline.gov/index.html)*

## **Privacy Rights Clearinghouse**

*[privacyrights.org](http://privacyrights.org)*

## **Anti-Phishing Working Group**

*[antiphishing.org](http://antiphishing.org)*

## **Consumers Union**

*[consumersunion.org](http://consumersunion.org)*

## **Download.com**

## **FTC**

877-IDTheft

*[ftc.gov/bcp/edu/microsites/idtheft/](http://ftc.gov/bcp/edu/microsites/idtheft/)*

## **“Big 3” fraud units**

Experian 888-397-3742

TransUnion 800-680-7289

Equifax 800-525-6285

## **Better Business Bureau**

*[bbbonline.org](http://bbbonline.org)*

## **Internal Revenue Service**

*[irs.gov](http://irs.gov)*

800-829-1040

## **Treasury Inspector General**

Fraud Referral Hotline

800-366-4484

## **Identity Theft Resource Center**

*[www.idtheftcenter.org](http://www.idtheftcenter.org)*



# Questions???

**Remember ... your credit union can help you with all your financial challenges.**

