What is Identity Theft?

• “How can someone steal your identity?

• Identity theft occurs when someone uses your personal information such as your name, Social Security number, credit card number or other identifying information, without your permission to commit fraud or other crimes.”

(From The Federal Trade Commission)
Identity Theft Statistics

• According to the Better Business Bureau’s January 2005 report – there were 9.3 million Americans that were identity theft victims in the last 12 months.

• The Federal Trade Commission reports over 7,400 Identity Theft victims for Georgia in 2004

• Georgia ranks 11th nationally

• The age bracket with the most complaints is 18-29
How Vulnerable Are You?
From:  http://www.privacyrights.org/itrc-quiz1.htm

• I receive several offers of pre-approved credit every week. (5 points)

• **Add 5 points** if you do not shred them before putting them in the trash.

• I carry my Social Security card in my wallet. (10 points)

• My state driver's license has my SSN printed on it, and I have not contacted the Department of Motor Vehicles to request a different number. (10 points)

• I do not have a PO Box or a locked, secured mailbox. (5 points)

• I use an unlocked, open box at work or at my home to drop off my outgoing mail. (10 pts.)
How Vulnerable Are You?

From:  http://www.privacyrights.org/itrc-quiz1.htm

• I carry my military ID in my wallet at all times.  (10 points)

• I do not shred or tear banking and credit information when I throw it in the trash. (10 pts.)

• I provide my Social Security number (SSN) whenever asked, without asking questions as to how that information will be safeguarded. (10 points)

• Add 5 points if you provide it orally without checking to see who might be listening.

• I am required to use my SSN at work as an employee ID or at college as a student ID number. (5 points)

• My SSN is printed on my employee badge that I wear at work or in public. Or it is posted on my time card in full view of others, or is on other documents frequently seen by many others in my workplace. (10 points)
How Vulnerable Are You?

From: http://www.privacyrights.org/itrc-quiz1.htm

- I have my SSN and/or driver's license number printed on my personal checks. (10 points)
- I am listed in a "Who's Who" guide. (5 points)
- I carry my insurance card in my wallet and either my SSN or that of my spouse is the ID number. (10 points)
- I have not ordered a copy of my credit reports for at least 2 years. (20 points)
- I do not believe that people would root around in my trash looking for credit or financial information or looking for documents containing my SSN. (10 points)

Each one of these questions represents a possible avenue for an identity thief.
Your Score:

- **100 + points** - Recent surveys* indicate that 7-10 million people were victims of ID theft last year. You are at high risk. We recommend you purchase a paper shredder, become more security-aware in document handling, and start to question why people need your personal data.

- **50-100 points** - Your odds of being victimized are about average. Higher if you have good credit.

- **0-50 points** - Congratulations. You have a high "IQ." Keep up the good work and don't let your guard down now.
How does it occur?

- They get information from businesses or other institutions by stealing records from their employer, bribing an employee who has access to these records, or hacking into the organization’s computer.
- They rummage through trash or trash of businesses in a practice known as “dumpster diving.”
- They obtain credit reports by abusing their employer’s authorized access to credit reports or by posing as a landlord, employer, or someone else who may have a legal right to the information.
How does it occur?

• They steal credit and debit numbers as your card is processed using a special information storage device in a practice known as “skimming”

• They steal wallets and purses containing identification and credit and bank cards

• They steal your mail, including your bank and credit card statements, pre-approved credit offers, new checks, and tax information.
How does it occur?

• They complete a “change of address form” to divert your mail to another location.

• They find/steal personal information in your home.

• They use personal information you share on the Internet.

• They scam you, often through email, by posing as legitimate companies or government agencies you do business with.
Phishing

• “Phishing is a high-tech scam that uses spam or pop-up messages to deceive you into disclosing your credit card numbers, bank account information, Social Security number, passwords, or other sensitive information.”

(From The Federal Trade Commission)
Phishing Quiz

http://survey.mailfrontier.com/survey/quiztest.cgi?themailfrontierphishingiqtest

http://survey.mailfrontier.com/survey/quiztest.html
What do you do if this happens to you?

- Place a fraud alert on your credit reports and review your credit reports
- Close any accounts that have been tampered with or opened fraudulently
- File a report with local police or police in the community where the theft took place
- File a complaint with the (From Federal Trade Commission)
What does LaGrange College do to prevent Identity Theft?

- ID cards have “L” number instead of SS#
- Financial Aid, Bills, Class Schedules use L# now instead of SS#
- Requirement of picture ID to change PIN numbers or passwords
- Network security measures are in place to prevent unauthorized access
Website Information:

- GA Stop Identity Theft Site: http://www.stopidentitytheft.org/
Questions?