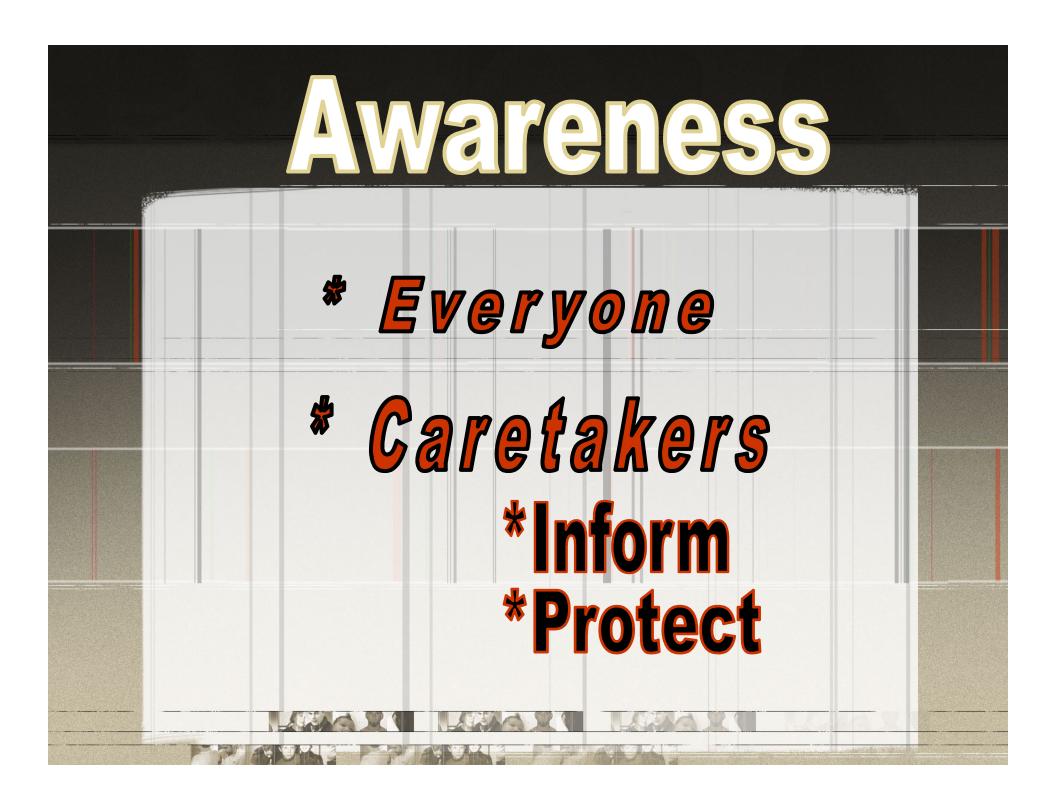
IDENTITY THEFT



Presented by Kate Deaver





Information

Federal Trade

Commission

- **¬ Information Source**
- Report ID Theft
 - Provide Statistics
 - > Law
 - **Enforcement**
 - Government
 - **Agencies**
 - > Public



- * Various Reasons
- > Fail to Report
 - Don't want to get anyone in trouble
 - Not worth the bother
 - Won't matter





- *Embarassed
- *Gullible
- *Incapable







Informed!

- > Avoid Financial Loss
- > Avoid Emotional Impact
- > Avoid Becoming a Victim

Five Basics

1. Victims? 2. Thieves? 3. Your Info? 4. Use It? 5. Take Action?

1. Who are the Victims?

23% over age 50

Age 50 to 59 = 13%

Age 60 to 64 = 4%

Over 65 = 6%

Why Seniors?

- *Excellent Credit
- *Social Security Checks
- *More Savings
- *No Mortgage



2. Who are the Thieves?

16% Someone you know!
48% Female

8% Friend, Neighbor or In-home Employee

6% Family



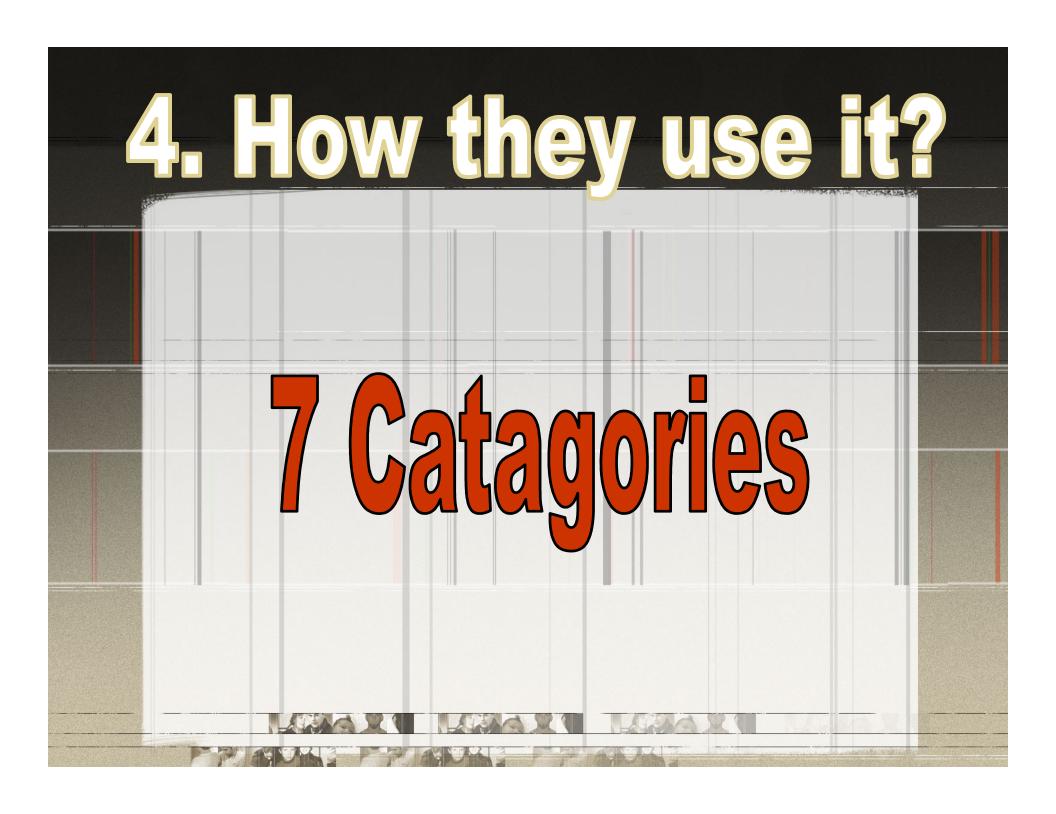
Avoid Suspicion

- *Documentation
- *Communication

3. How they get your info? 56% Do Not Know

3. How they get your info?

- In Your Home
- Lost /Stolen Purse or Wallet
- Trash / Dumpster Diving
- Call Centers
- Computer Databases
 - Government
 - Banks
 - Data Brokers
 - Schools



1. Employment

- Your Social Security Number provided to Their Employer
- Effect:
- Reported on Employment Record
- Reported to IRS as Income
 - Pay more taxes
 - Ineligible for benefits.

2. Credit Cards

- Charges to Existing Account
 - Change of Address
 - Over Limit and Late Fees
- Open a New Account
 - Collection
 - Credit Report

3. Other

- Medical
- Apartment Rental
- Home Purchase
- Insurance Car, etc.
- Criminal Activity
- Internet

4. Banks

- Open New Accounts
 - NSF Checks
- Use Existing Accounts
 - Check Washing
 - Electronic Funds

5. Utilities

- Cell Phone
- Home Phone
- Satellite or Cable
- Electric or Gas

6. Loans

- Auto Loan or Lease
- Real Estate
- Business
- Personal
- Student



7. Government Documents

- Tax Returns
- Drivers License
- Passports
- Benefits
 - Food Stamp
 - Medicare
 - Social Security, Etc.



5. What Action to Take?

10 Tactics
to prevent
Identity Theft

- 1. Protect Your
 Social Security Number!
 - ☐ Ask Questions:
 - □ Why is SSN Needed?
 - ☐ How Will It be Used?
 - ☐ How is It Protected?
 - ☐ What Happens if Don't Provide It?
 - ☐ Can a Different Number be Used?

- 2. Secure the Home Front
 - ☐ Store in Safe Place
 - ☐ Lock Box
 - ☐ Include:
 - □ Checkbooks
 - □ Social Security cards
 - ☐ Copies of Credit Cards
 - □ Tax Returns
 - **☐** Other Important Papers

- 3. Check Credit Reports
 - □ Obtain Once Year
 - □ Three Agencies
 - ☐ Stagger / One per Quarter
 - ☐ Call: 1-800-322-8228
 - □ Write: Call to request form
 - **☐** Website:

www.annualcreditreport.com

- 4. Credit Report Protection
 - Credit Freeze
 - Restricts Access
 - Allowed for Everyone
 - Extreme Measure
 - Last Indefinitely
 - **☐** Fee to Remove
 - Update Contact Info

5. Be Cautious of Unknown:

- □ Do Not Give Out Personal Information to Unexpected Callers
- □ Do Not Respond to Letters from Unconfirmed Sources
- □ Do Not Answer the Door if you Feel
 Unsafe Door to Door Scams



6. Opt Out

- Credit Card Offers
 - **1-888-567-8688**
- Telemarketing Calls
 - □ 1-888-382-1222
- Junk Mail
 - Direct Marketing Association 1120 Ave of the Americas New York, NY 10036



- 7. Keep Credit Cards and Identification Close
 - Swiping
 - Ensure Returned

- 8. Practice Safe Shopping.
 - □ Don't Leave Purse Unattended
 - □ Be Aware of Surroundings
 - □ Pay with Credit Card and Payoff Each Month.

- 9. Use Safe Checks and Pens
 - □ Avoid Check Washing
 - **□** Don't Preprint
 - ☐ Social Security Number
 - □ Driver's License Number

10. Guard Your Mail

- □ Locked Mailbox
- □ Don't Use Red Flag
- □ Shred Everything



The More You Know About Identity Theft:

- ☐ Less Likely you will become a Victim!
- ☐ Less Likely you will be caught in a Scam!

More Information

For more information:

www.identitytheftcounseling.org

www.ftc.gov/idtheft

www.consumer.gov/idtheft

More Information

For assistance in resolving an Identity Theft issue contact:

Consumer Credit Counseling
Service of Greater San Antonio
1-800-410-2227
210-979-4330



www.cccssa.org