



What Every Consumer Should Know About Identity Theft

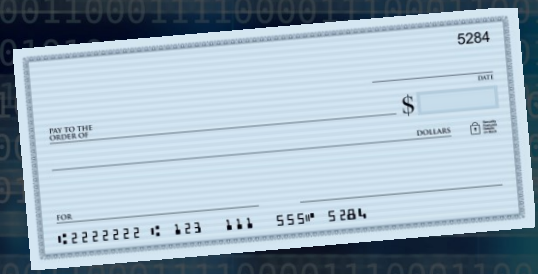
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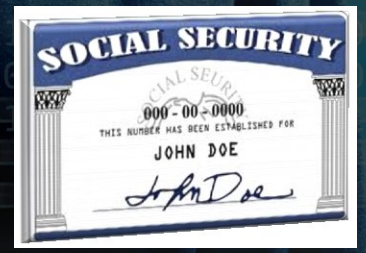
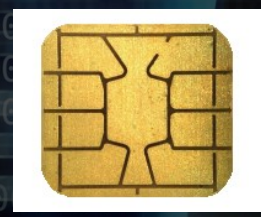


What Every Consumer Should Know About Identity Theft

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What is Identity Theft ?





INVASION OF THE IDENTITY SNATCHERS

PA 203 576 6724

ACCT: 7796521

#55-587-9963-1142

201-86-7488

They are coming for YOU!

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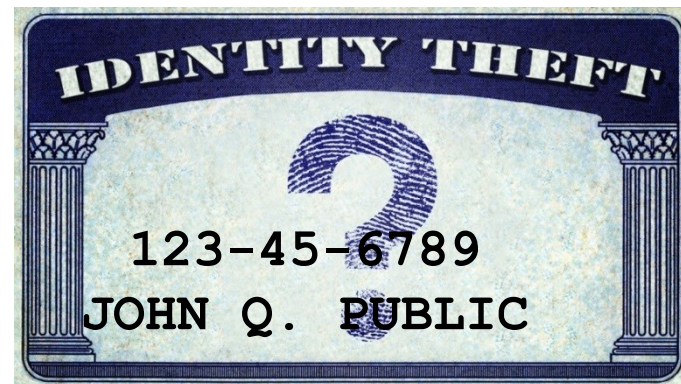




What Every Consumer Should Know About Identity Theft

In 2014 Identity Fraud was reported by 17.6 Million consumers

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**That's One
Every 2
Seconds!**



What Every Consumer Should Know About Identity Theft

86% of identity theft victims experienced the fraudulent use of existing account information.

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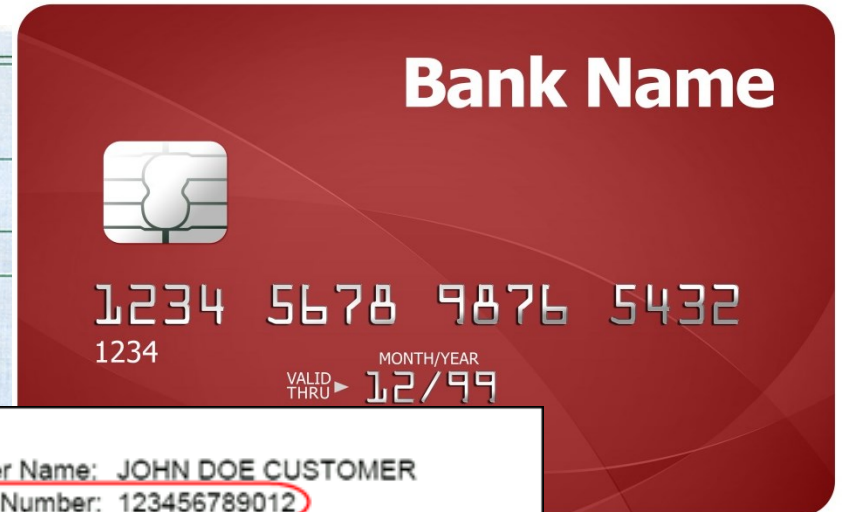
JOHN Q. MEMBER
123 Main St.
Your Town, NY 12345

PAY TO THE ORDER OF _____

HudsonValley
FEDERAL CREDIT UNION

MEMO _____

⑆221979363



TXU energy

PO Box 670764
Dallas, TX 75267-0764

Customer Name: JOHN DOE CUSTOMER
Account Number: 123456789012
Invoice Number: 546789123456
Invoice Date: 99/99/9999

Account Summary

Previous Balance	Credits	Balance Forward	Total Current



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The number of elderly victims of identity theft increased from 2.1 million in 2012 to Over 2.6 million in 2014.



What Every Consumer Should Know About Identity Theft

45%

**Involved an
Online
Transaction!**



**Takeovers of utilities
and smartphone
Accounts nearly tripled!**

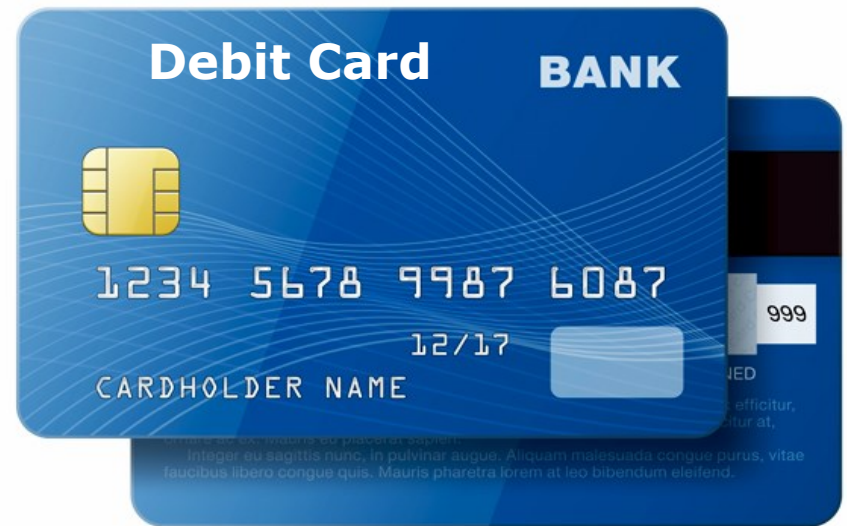
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46%

Of Consumers with breached debit cards are most likely to become a fraud victim



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What Every Consumer Should Know About Identity Theft

Scope of the Problem

According to the FBI; Identity Theft costs America a lot more than you realize.

- Funds terrorists
- Tied to organized crime
- Hurts the American economy
- Contributes to stress
- We all pay higher prices for goods



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What Every Consumer Should Know About Identity Theft

How Information is Obtained

- **Carelessness**
You allow yourself to be an easy target.
- **Theft**
It's stolen from you or from an other trusted source.
- **Trickery**
You fall for a scam.





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TECHNOLOGY





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**There are
over 1.6
Billion
monthly
users of
Facebook**
(as of June, 2016)

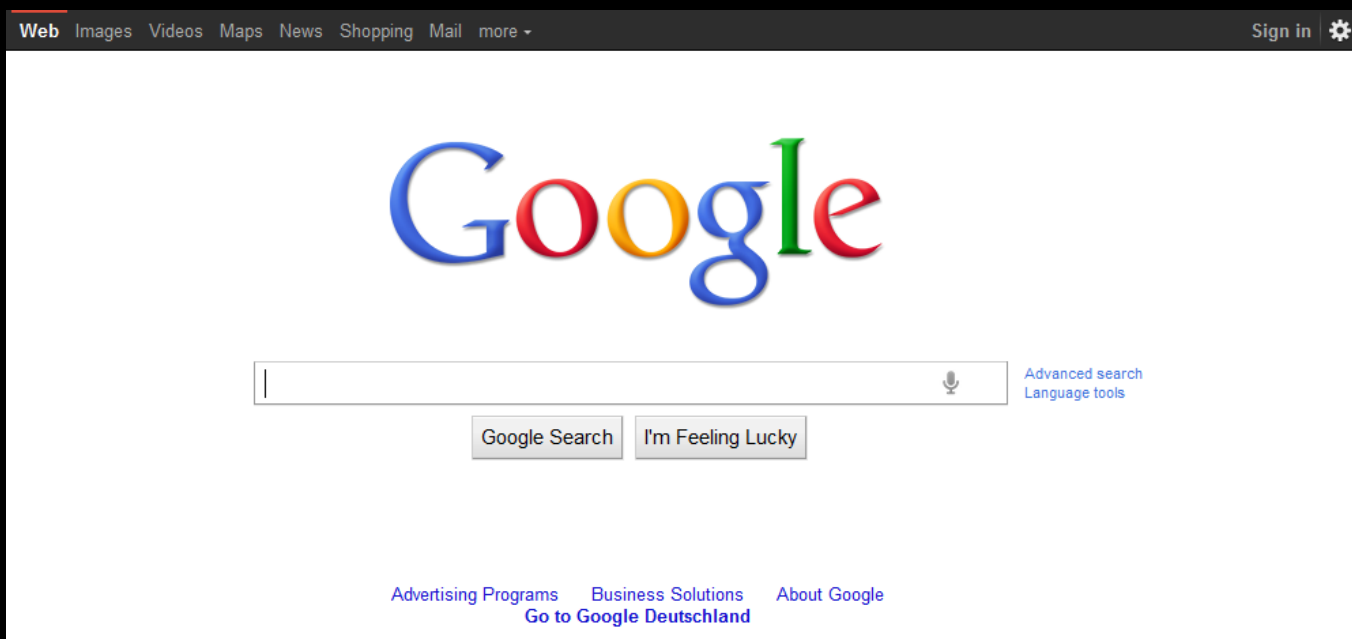




What Every Consumer Should Know About Identity Theft

There are over **115 Billion**
searches performed
on Google each month

www.statista.com



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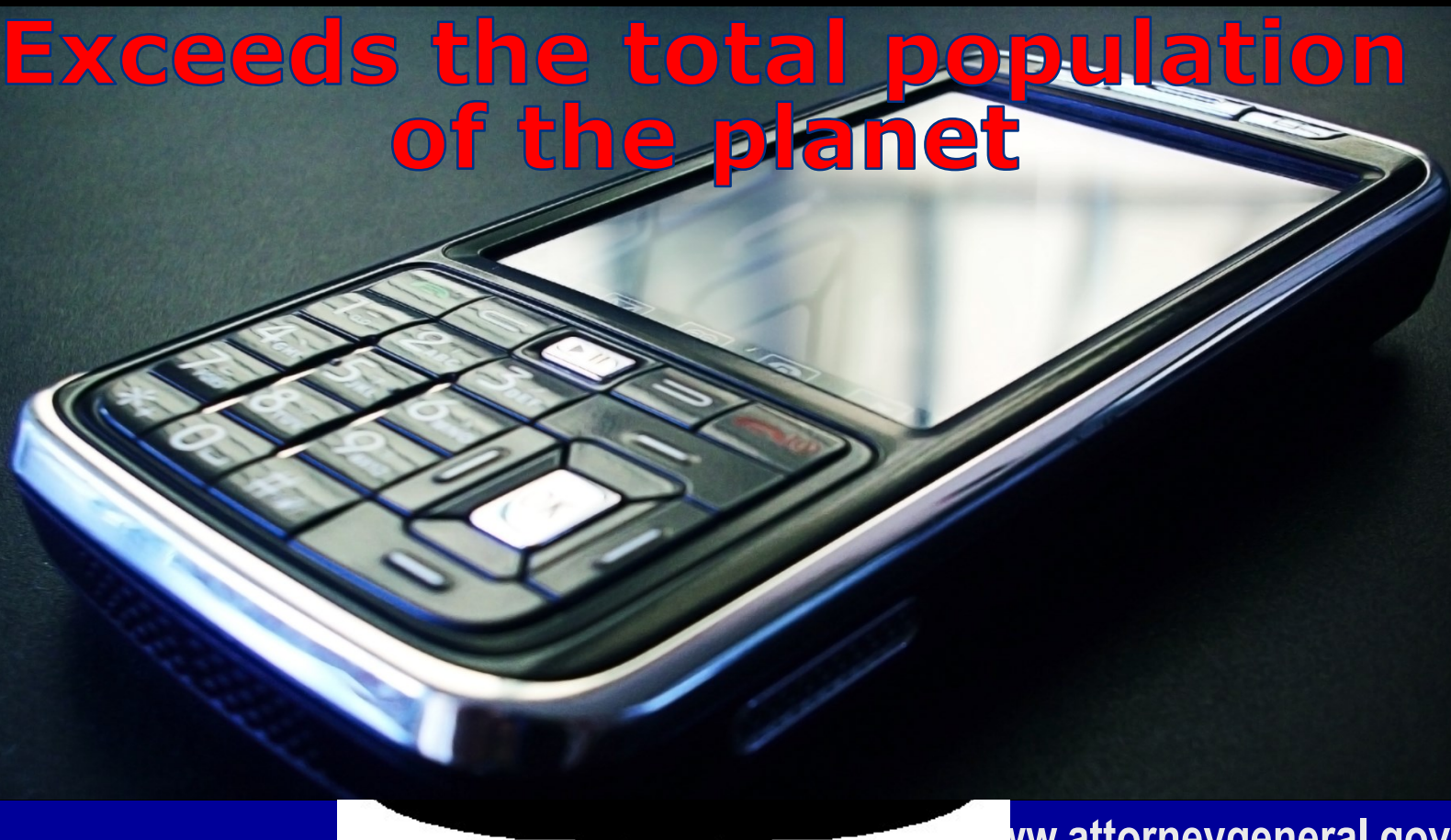
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What Every Consumer Should Know About Identity Theft

The number of text
messages sent
and received daily

Exceeds the total population
of the planet



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Out of the world's estimated
7 billion people,
6 billion have access
to mobile phones.

Only 4.5 billion have access
to working toilets

TIME Article By Yue Wang March 25, 2013

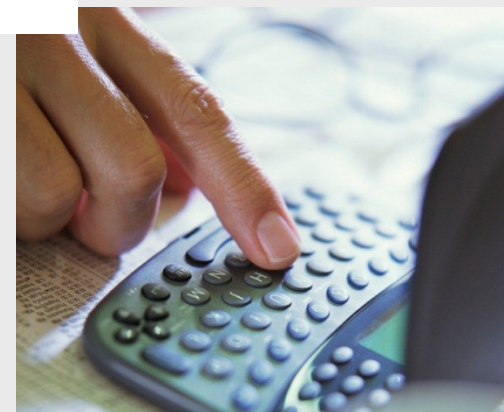
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What Every Consumer Should Know About Identity Theft

Technical Devices

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What Every Consumer Should Know About Identity Theft

Watch out for “Skimmer” devices

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What Every Consumer Should Know About Identity Theft

Data Breach number of records accessed



EBay: 145 million



Home Depot: 109 million



JP Morgan Chase: 83 million



Michael's Stores: 3 million



Staples: 1.16 million



TARGET

Target: 40 million

[Gemalto's 2014 Breach Level Index](#)

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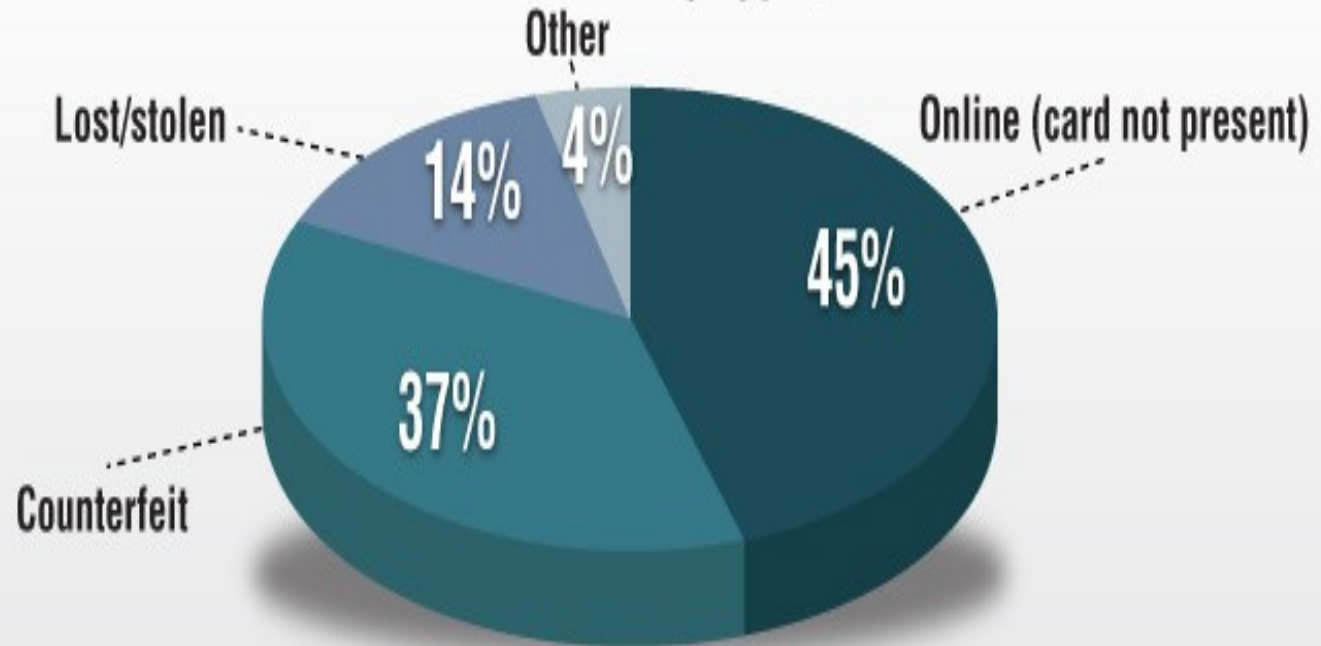
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U.S. card fraud by type, 2014



Source: Aite Group, "EMV: Lessons Learned and the U.S. Outlook," June 2014.

CreditCards.com



What Every Consumer Should Know About Identity Theft

RFID & EMV CHIPS No Touch technology

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What Every Consumer Should Know About Identity Theft

RFID

- **RFID = Radio Frequency Identification**
Sends information by radio signal to reflect back data from the chip.
- **Criminals may deploy RFID readers in laptop cases to steal data.**
- **Use RFID blocking card sleeves, cases or wallets.**





What Every Consumer Should Know About Identity Theft

NFC

- **NFC = Near Field Communication is a short range communication signal that lasts seconds and only travels inches.**
- **50% of smartphones will have integrated NFC chips that basically turn your phone into a digital wallet**
- **Your phone replaces all of those credit, loyalty and gift cards.**





What Every Consumer Should Know About Identity Theft

EMV Chip (Europay, MasterCard and Visa)

- EMV Chip is technology used to authenticate chip-card transactions.
- Magnetic stripes on traditional credit and debit cards store unchanging data.
- EMV card chip creates a unique onetime transaction code that cannot be reused.





What Every Consumer Should Know About Identity Theft

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WHAT'S CHANGING



THE TERMINAL

Slot to insert chip card typically is located on top or bottom of terminal

THE CARD

Secure computer chip



Magnetic stripe remains on back



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HOW IT WORKS

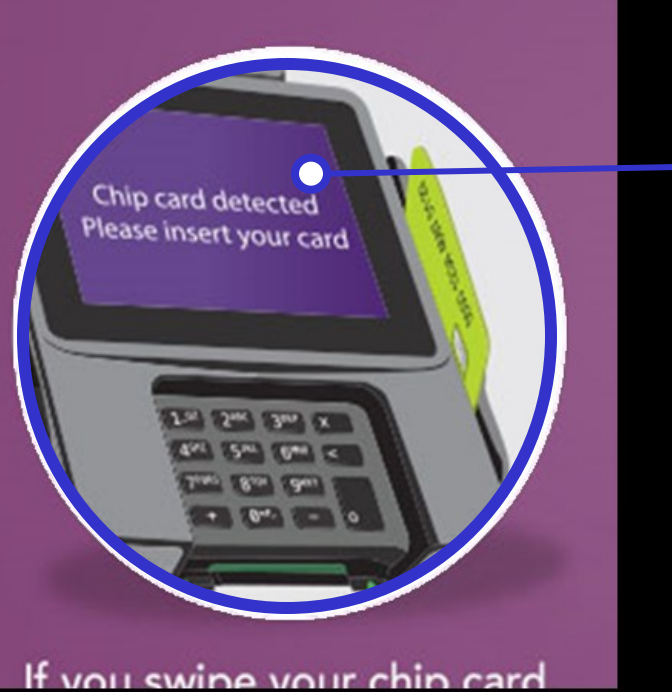
EMV Migration Forum 2014

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SCREEN WILL DISPLAY HOW TO PROCESS CARD



CARD CHIP FIRST, FACING UPWARD

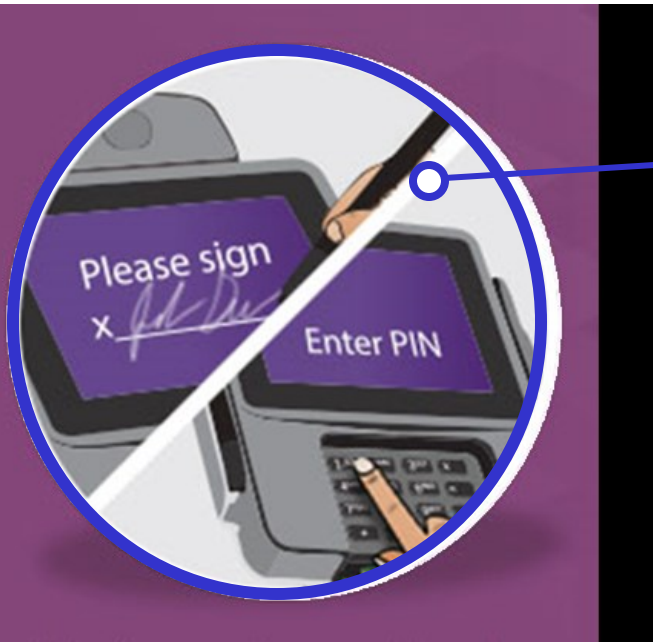
HOW IT WORKS

EMV Migration Forum 2014



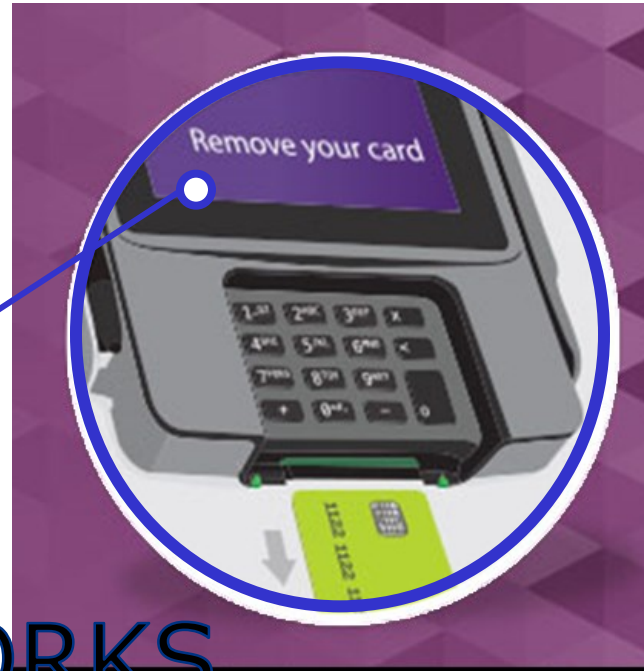
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VERIFY THE TRANSACTION WITH PIN OR SIGNATURE AS REQUIRED

YOU WILL BE PROMPTED TO REMOVE CARD WHEN COMPLETED



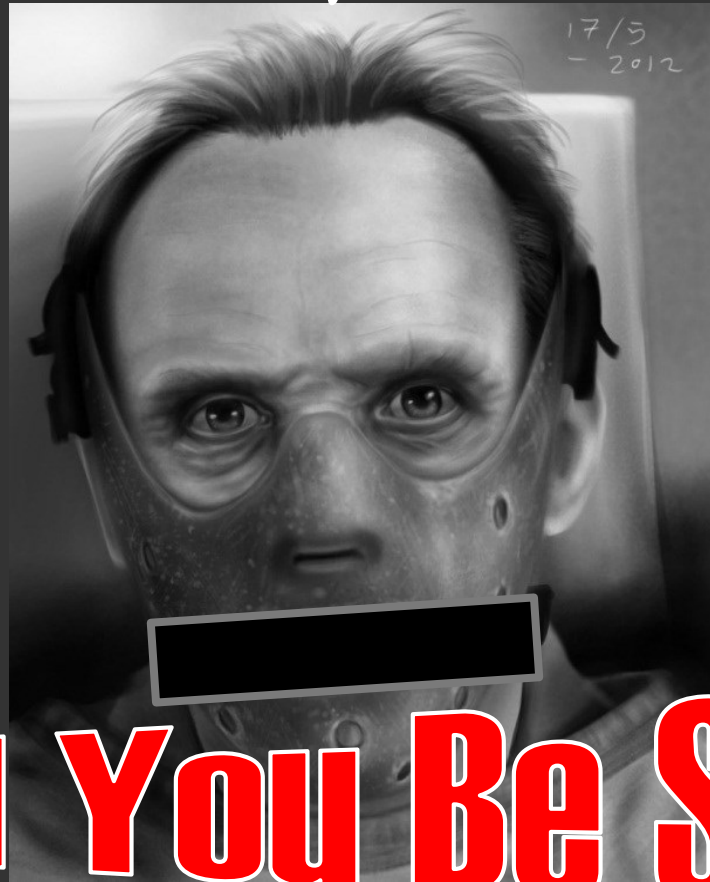
HOW IT WORKS



SILENCE of The SCAMS

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Will You Be Safe?

RATED
R
Ready or Not



What Every Consumer Should Know About Identity Theft

Scams

Phone • US Mail • Computer • Text Message

- Charitable Contributions
- Lottery/Sweepstakes Winner
- Family Emergency/Financial Assistance
- Credit Card/Bank Account Verification
- Government Grants/Credit Repair Services
- Nigerian 419 Scams



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What Every Consumer Should Know About Identity Theft

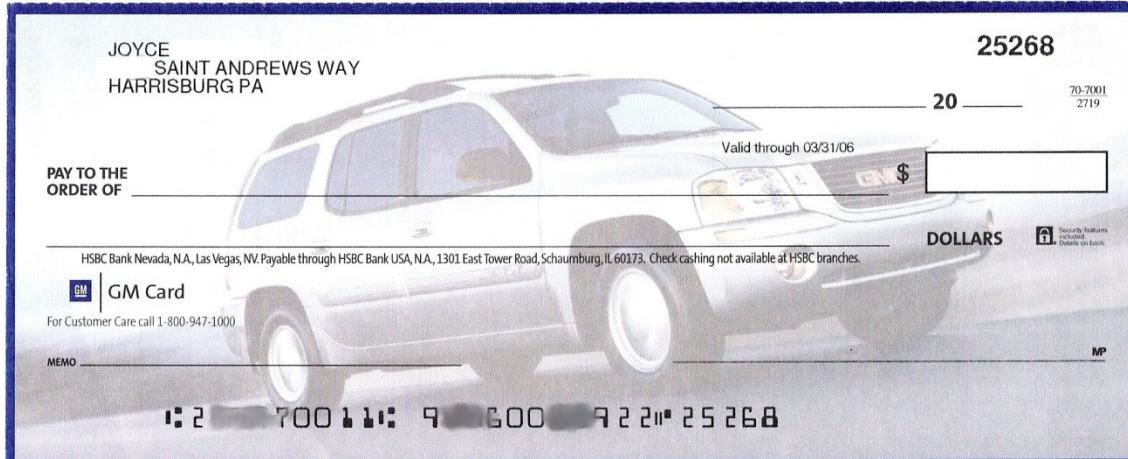
Scams

- **NEVER** give out personal information
- **NEVER** provide banking or credit card numbers
- **NEVER** complete unsolicited surveys or pop-ups
- **NEVER** donate before you verify the charity
- **NEVER** trust the caller ID display
- **NEVER** withdraw cash and “wire” it to a stranger
- **NEVER** pay for taxes or fees from an advanced check in hopes of a larger payout later



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Pre-Approved Applications



MasterCard **Capital One**
P.O. Box 85149
Richmond, VA 23285-5149

Pre-Selected • No Annual Fee

Tired of teaser rates?



7.9%

**LIMITED
TIME
OFFER**

Fixed
On Balances You

Platinum MasterCard

1-888-5-OPT-OUT

PMEM045

www.attorneygeneral.gov



What Every Consumer Should Know About Identity Theft

Trickery On-line



Phishing is a scam by e-mail sent to redirect you to a spoofed website

Spoofing is a fraudulent reproduction of an official website.

Con-artists hijack logos of well-known banks, online retailers and credit card companies and convince recipients of a mass-distribution e-mail to respond.

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What Every Consumer Should Know About Identity Theft Computer Scams

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Address <http://www.cree> /catalog/ /dvd/refund/ /forms/refunds.php?cmd=3a3s8qhcstjsbeqcg753d5aa71m|br2oc9e6f7ze

Contact IRS | About IRS | Site Map | Español | Help

Internal Revenue Service
United States Department of the Treasury

Keyword/Search Terms
Advanced Search Search Tips

INDIVIDUALS | BUSINESSES | CHARITIES & NON-PROFITS | GOVERNMENT ENTITIES | TAX PROFESSIONALS | RETIREMENT PLANS COMMUNITY | TAX EXEMPT BOND COMMUNITY

Most Requested Forms and Publications

1. [Form W-4](#)
2. [Form W-9](#)
3. [Form 1040](#)
4. [Form 99-4](#)
5. [Form 8822](#)

[More Forms and Publications](#)

Online Tools

- [Online EIN Application](#)
It's fast and user-friendly
- [Where's My Refund?](#)
It's quick, easy and secure
- **e-file**
Fast, Easy & More Accurate.
- **electronic**
File, Pay... and More.

[More Online Tools](#)

Please enter your Full name and the Debit Card where refunds will be made.

Tax Refund Online Form ▶

* indicates required fields

*E-mail

*Social Security Number

*Full Name

*Credit Card Number

*Credit Card Expiration

*CVC/CV2 [Need help with CVC/CV2?](#)

*ATM Pin Number

*Confirm Pin Number

Issuing Bank

I need to...

[Get a Copy of My Return](#)

► **NEW e-file for Excise Taxes**
Is your Form 2290 due?
Get it done now!

► **Excise Tax Payment Forum**
Have questions? Talk to
Sept 13, 8am-1:30pm.

Information About

- [Careers](#)
- [Contracting Opportunities](#)
- [Newsroom](#)
- [Tax Stats](#)

FRAUD ALERT



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What Every Consumer Should Know About Identity Theft

Use caution when posting resumes at on-line sites, scammers can make false job offers to steal your personal information.



5

Tips For CAREER SUCCESS

Dear <your name>

We have found your resume at monster.com

You live at **0000 Main Street** and that is why we would like to suggest you a job of **a Transfer Manager** in your city in our company.

Your goal will be to process payments between our company and our clients through the bank (Cheques with remote Internet operations. There will be detailed instruction with each payment order. It is a commission based position. We guarantee that you will get about 10% of each processed payment.

This job allows you to:

- Get financial independence working only 3-5 hours per day;
- Efficiently work at home;
- Get additional free time;
- Develop high selfrespect and esteem.

Common requirements and abilities:

- Internet and e-mail skills; Experience in online work;
- Prior customer service experience is a good benefit, but not a must;
- Ability to create good administrative reporting;
- Willingness to work at home and take the responsibility to set up and achieve goals;
- Effective interaction with customers;

Salary: \$1000-\$2000 per week

Current Vacancies: 5

If you are interested, or if you need some more information, please contact me directly at via my personal email address.

At first glance, it might look like it comes from Monster, but you can't base your opinion on looks alone.

Payment processing is a common scheme. Oftentimes, this is code for money laundering. Scammers may also be trying to access your bank account or personal information in order to steal your identity.

Spelling mistakes should tip you off.

FRAUD ALERT

A promise of a big salary, short work week, no experience required... if it sounds too good to be true, it probably is.




What Every Consumer Should Know About Identity Theft

Computer Scams



Cyber Crime On-line Do's & Don'ts

- DO look for the lock  & 'https' on a secure site
- DO create unusual passwords
- DO have updated firewalls & security software
- DON'T open e-mail from users you don't know
- DON'T complete forms / surveys on sites
- DON'T follow links on sites you don't know
- DON'T provide personal information to anyone





What Every Consumer Should Know About Identity Theft

Internet Crime Complaint Center (IC3)



ic3.gov

To file a complaint, go to:

<http://www.ic3.gov/complaint/default.aspx>

IC3 is co-sponsored by the FBI and the National White Collar Crime Center (NW3C).

www.attorneygeneral.gov

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Medical Identity Theft

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Your benefits are used for

- Medical Procedures
- Routine Health Care
- Dental Work
- Surgery
- Drug & Alcohol Re-Hab

Reasons for concern

- Misdiagnosis
- Services Denied / Cost
- Drug interaction
- Injury or Death



What Every Consumer Should Know About Identity Theft

6 Steps to protect your identity

Javelin Strategy and Research

- Keep Personal Data Private
- Opt-In to Two factor Authentication
- Say NO to SSN Authentication
- Be Proactive and watch your data
- Take breach of data seriously
- If fraud is suspected, act quickly

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What Every Consumer Should Know About Identity Theft



Home Family Trees Search DNA

Sign In

Subscribe

Help

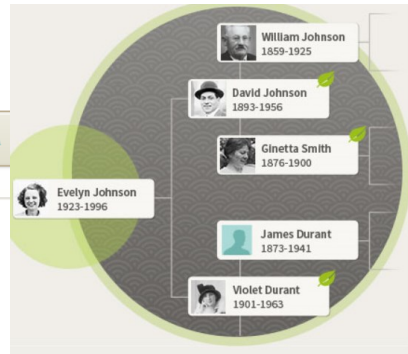
Publish

Shop + Gift

Hire an Expert

Give a gift

Family Trees



Hon. John A. Logan and family, c. 1868

Search

Match all terms exactly

First & Middle Name(s)

Last Name

Day

Month

Year

Location

Birth

City, County, State, Country

Death

City, County, State, Country

Marriage

City, County, State, Country

Add family member: Father Mother Spouse Child

First & Middle Name(s)

Last Name

Father



Mother



Spouse



Child



Featured data collections

Public Member Trees

Private Member Trees **FREE**

View all in Card Catalog

More help

Using Ancestry Member trees

Start your tree so relatives can find you

Privacy and Ancestry Member Trees

What is Member Connect?

Using Member Connect to research your family

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What Every Consumer Should Know About Identity Theft

Credit Cards Security

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Ask your financial institution about photo identification options and virtual account numbers to use on-line.



**What Every Consumer Should Know About
Identity Theft**

**My Social Security #
457-55-5462**

Todd Davis Owner of LIFELOCK

2008 FTC Levied Fines of \$12m

**Deceptive business practices &
failed to secure data**

Owner's information hacked



 **LifeLock[®]**

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SECURITY DEVICES

- ▶ Security Boxes
- ▶ Locking Mail Boxes
- ▶ Cross-Cut Shredders



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What Every Consumer Should Know About Identity Theft

Annual Credit Report

- www.annualcreditreport.com
- Toll Free 1-877-322-8228
- Annual Credit Report Request Service

P.O. Box 105283

Atlanta, GA

30348-5283



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What Every Consumer Should Know About Identity Theft

If you are a victim



- Contact Police
- Immediately Close All Accounts
- Open New Accounts with Different PIN
- Contact OAG , Report to FTC & Social Security
- Start a secure file of all correspondences
- Contact the 3 major credit bureaus and place a “Fraud Alert” on your report

EQUIFAX 1-800-525-6285

EXPERIAN 1-888-397-3742

TRANS UNION 1-800-680-7289

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What Every Consumer Should Know About Identity Theft **Protecting yourself**

Remember
'S-E-C-U-R-E'
to avoid
Identity Theft.



- S** - shred all unsolicited offers and unwanted personal documents.
- E** - examine your monthly statements for questionable charges.
- C** - call "1-888-5-OPT-OUT" to stop pre-approved credit offers.
- U** - use complex and unusual PIN & passwords.
- R** - request a copy of your free Annual Credit Report, every 4 months.
- E** - ensure your personal information & social security number are safe.

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