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Avoid ID Theft

How to Deter, Detect, and Defend Against Identity Theft

Presented 9/18/09

By Mohave Educational Services Cooperative, Inc

What is Identity Theft?

- Please take a few minutes to write down what you believe “Identity Theft” is?
- Do you believe you are at risk for some kind of Identity Theft in your household? Why? Why not?



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PRESENTATION OVERVIEW

- What is identity theft?
- How does identity theft happen?
- What can you do?
 - Deter
 - Detect
 - Defend
- Where can you learn more?

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WHAT IS IDENTITY THEFT?

- It occurs when someone steals your 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 ruin your good name
- What else???

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HOW DOES IDENTITY THEFT HAPPEN?

Identity thieves may:

- Go through your trash for “dumpster dive”
- Steal your mail
- Steal your mail — watch a video! — change of address form for your mail
- Use “phishing” or “key mails” to get you to provide personal information
- Steal personnel records from their employers

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Identity Theft Video

- What was something that the video showed you that you were unaware of?
- Have you considered the implications if this would happen to you? Your children? A parent?



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WHAT CAN YOU DO?

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- Deter identity thieves by safeguarding your information

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- Detect suspicious activity by routinely monitoring your financial accounts and billing statements

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- Defend against identity theft as soon as you suspect a problem

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DETER identity thieves by safeguarding your information.

- Shred financial documents before discarding them
- Protect your Social Security number
- Don't give out personal information unless you're sure who you're dealing with
- Don't use obvious passwords
- Keep your information secure

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Deter Exercise

- In groups of 4-5 folks, list the FIVE ways an individual can help Deter identity theft
- What does the group believe is the number one way?



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DETECT suspicious activity by routinely monitoring your financial accounts and billing statements.

■ Be alert

- Mail or bills that don't arrive
- Denials of credit for no reason

■ Inspect your credit report

- Law entitles you to one free report a year from each nationwide credit reporting agencies if you ask for it
- Online: www.AnnualCreditReport.com; by phone: 1-877-322-8228; or by mail: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281

■ Inspect your financial statements

- Look for charges you didn't make

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Detect Exercise

- Each individual should think about TWO possible ways to Detect possible identity theft...write each one on a separate sticky note
- What is the key element of detecting?



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DEFEND against identity theft as soon as you suspect a problem.

- Place a “Fraud Alert” on your credit reports by calling any one of the three nationwide credit reporting companies:
 - Equifax: 1-800-525-6285
 - Experian: 1-888-397-3742
 - TransUnion: 1-800-680-7289
 - Review reports carefully, looking for fraudulent activity
- Close accounts that have been tampered with or opened fraudulently
- File a police report
- Contact the Federal Trade Commission

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Defend Exercise

- In groups of 4-5 folks, what are some things to be looking for when you look at your credit report, bank statements, etc?
- Each group should list these items on a sheet of paper



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WHERE CAN YOU LEARN MORE?

Online: ftc.gov/idtheft

By phone: 1-877-ID-THEFT

By mail: Identity Theft Clearinghouse
Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580

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More Resources for You!

- Your financial institution
 - Every bank, insurance company has information available to you on how to respond if you believe you are a victim of Identity Theft?
- Talk about it with friends, relatives, family...more awareness is key@!

Summary

- Your “diligence” will make the difference for you and your family
- Make sure you are reviewing your credit report, check with Social Security at some point, etc.
- Be alert, be aware...Deter, Detect, Defend!
- Please take one of our training business cards with steps to consider if this should happen to you

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