

THE FTC ESTIMATES THAT AS MANY AS
9 MILLION
 AMERICANS HAVE THEIR IDENTITIES
STOLEN EACH YEAR



Those households with incomes higher than \$70,000 were twice as likely to experience identity theft than those with salaries under \$50,000 (U.S. DOJ, 2005)

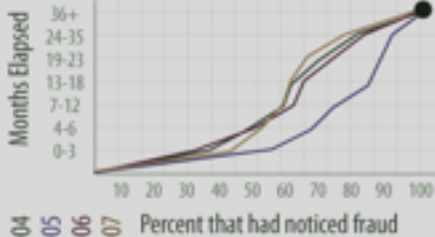


HOW ID THEFT WORKS



7% of identity theft victims had their information stolen to commit medical identity theft.

1 in every 10 U.S. consumers has already been victimized by identity theft



38-48% discover someone has stolen their identity within three months, while 9-18% of victims don't learn that their identity had been stolen for four or more years (Identity Theft Resource Center Aftermath Study, 2004)



1.6 million households experienced fraud not related to credit cards (i.e. their bank accounts or debit cards were compromised)

HOW IS YOUR IDENTITY STOLEN?

DUMPSTER DIVING

They rummage through your trash looking for bills or other paper with your personal information on it.

SKIMMING

They steal credit/debit card numbers by using a special storage device when processing your card.

PHISHING

They pretend to be financial institutions or companies and send SPAM or pop-up messages to get you to reveal personal information.

CHANGING YOUR ADDRESS They divert your billing statements to another location by completing a USPS change of address form.

OLD-FASHIONED STEALING They steal wallets and purses; Mail, including bank and credit card statements; Pre-approved credit offers; And new checks or tax information. They steal personnel records, or bribe/blackmail employees who have access.

PRETEXTING They use false pretenses to obtain your personal information from financial institutions, telephone companies, and other sources.



DETECT

- Bills that do not arrive as expected
- Unexpected credit cards or account statements
- Denials of credit for no apparent reason
- Calls or letters about purchases you did not make

INSPECT

- Your credit report. credit reports contain information about you, including what accounts you have and your bill paying history. Order one from a different credit agency every quarter.

DEFEND

- Place a "Fraud Alert" on your credit reports, and review the reports carefully. Fraud Alerts make creditors follow certain procedures.
- Close any account fraudulently applied for or tampered with.
- Report all fraudulent activity to the Federal Trade Commission (FTC).

TIPS TO KEEPING YOUR IDENTITY SAFE

- Shred financial documents and paperwork with personal information before you discard them.
- Protect your social security number! Don't carry it in your wallet or use on your checks. Give it out only if absolutely necessary or ask to use another identifier.
- Never give out personal information on the phone, through the mail or over the internet unless you know who you are dealing with.
- Never click on links sent in emails; instead, type in a web address you know. Use firewalls, anti-spyware, and anti-virus to protect your home computer; keep software up to date. Visit OnGuardOnline.gov for more information.
- Don't use obvious passwords like your birthdate, your mother's maiden name, or the last four of your social security number.
- Keep your personal information in a secure location at home, especially if you have roommates, employ outside help, or are having work done in your home.