

# Preventing Identity Theft



Widespread and potentially destructive, identity theft is an all too common crime. In an average year, there are over 11 million victims in the U.S. alone.



Identity thieves steal about \$20 billion per year.

Identity thieves illicitly obtain and use another individual's personal information for fraud, deception, or financial gain. They may use credit card numbers, account usernames and passwords, or Social Security numbers. With this information, a thief can forge identification documents, take out a mortgage, open credit card accounts, and more.

## How do Thieves Get Personal Information?

Identity thieves use both low- and high-tech methods

### Low-tech methods:

- Stealing mail, wallets, purses, credit card payments, or Social Security cards.
- Digging through your garbage to find financial documents.
- Lifting information from medical records, checks, or driver's licenses.
- Photographing or recording credit cards while you're using them.
- Pretending to be employees that need to gather or update your personal information.

### High-tech methods:

- Hacking your computer to steal financial or personal information.
- Phishing – sending fraudulent emails that ask recipients to provide personal data.
- Pharming – redirecting a website's traffic to a fake site.
- Data breaching – copying or stealing sensitive or confidential data from a third party.
- Skimming – copying a credit card's magnetic strip.

## Protecting Yourself from Identity Theft



Your Social Security number is confidential. Provide it only when necessary.



Pay bills online using secure websites and opt for direct deposit if possible.



Be skeptical of phone calls or emails that ask for personal information.



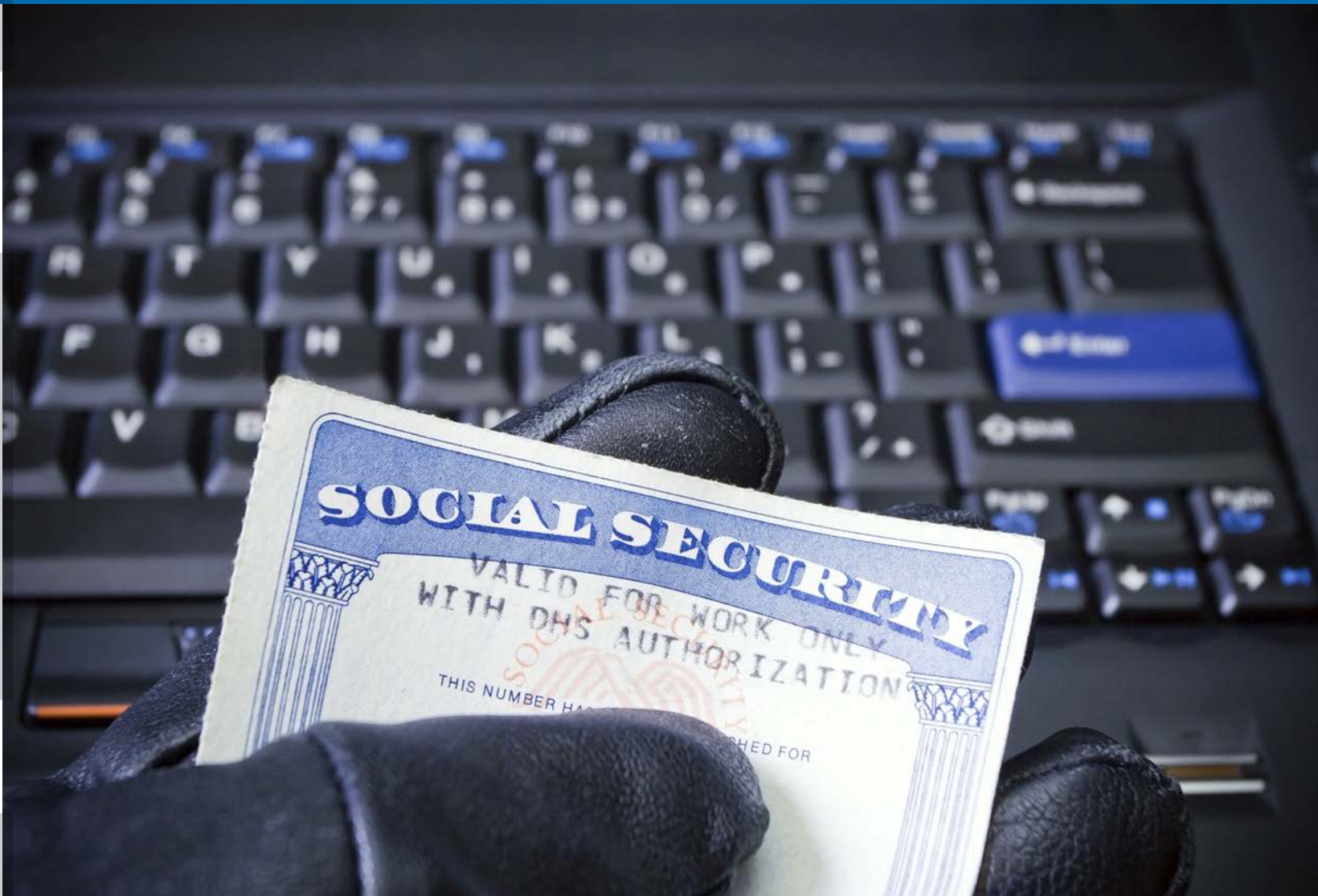
In your wallet, carry only necessary credit and identification cards and never your Social Security card!



Before throwing them out, shred all financial documents, including pre-approved credit card offers, bank and credit card statements, old tax forms, and canceled checks.



Personal curbside mailboxes are easy to access. Drop off outgoing mail at the post office and pick up new checks at the bank.



At home, store all your sensitive documents under lock and key and commit your passwords to memory.



When making purchases or using an ATM, position yourself so that others cannot see you enter your PIN.



Keep a watchful eye on your credit report as well as bank and credit card statements to discover breaches in a timely manner.

**25% of consumers whose information has been compromised in a data breach become victims of identity fraud.**

# Be Proactive – Protect and Prevent!