



IDENTITY THEFT

DON'T LET BAD THINGS HAPPEN TO YOUR GOOD NAME

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The cost of Identity Theft:

\$16 Billion stolen - 2014

12.7 million Consumers

A new Identity fraud victim two seconds in 2014



Source: 2015 Identity Fraud Study, released by Javelin Strategy & Research

ID THEFT....A MAJOR PROBLEM



A Federal Crime

Occurs when someone uses your personal information without your knowledge or permission for financial or other gain.



“It’s a Crime”

Business identity theft (also known as **corporate** or **commercial identity theft**) is a new development in the criminal enterprise of **identity theft**. In the case of a **business**, a criminal will hijack a **business's identity** and use that **identity** to establish lines of credit with banks or retailers.

ID THEFT DEFINED





- ▶ You are contacted by a collection agency
- ▶ Credit charges show up that you never made
- ▶ Unable to file your income tax returns
- ▶ You are contacted by the police about a crime you didn't commit
- ▶ You receive loan disclosures in the mail for a loan you did not apply for
- ▶ You have good credit and are denied for a loan based on credit



WHEN WILL YOU KNOW



- ▶ Your social security number
- ▶ Your driver's license
- ▶ Your account numbers
- ▶ Passwords



WHAT DOES THE THIEF WANT?



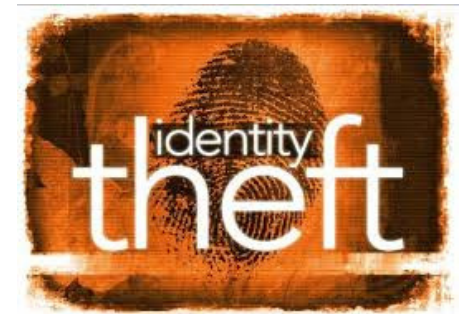
- ▶ Your wallet or purse
- ▶ Your mailbox
- ▶ Your car
- ▶ Your trash
- ▶ “Dumpster Dive”
- ▶ Your computer or mobile device
- ▶ Scams
- ▶ “Shoulder surfing”
- ▶ You



WHERE DOES THE THIEF GET THESE?



- ▶ File fraudulent income tax returns
- ▶ Use credit cards to go on a buying spree
- ▶ Drain your bank accounts
- ▶ Wire fraud
- ▶ Open new accounts
- ▶ Change mailing address on accounts
- ▶ Obtain a loan in your name
- ▶ Get phone service in your name
- ▶ Apply for a job
- ▶ Use your name if arrested



HOW IS THIS INFORMATION USED?



- ▶ Don't carry your social security card or papers that contain your social security number
- ▶ Don't carry more than you need
- ▶ If you aren't using a card cancel it
- ▶ Check statements for Fraud
- ▶ Practice cybersecurity
- ▶ Be a savvy traveler
 - ▶ Reduce what you carry
 - ▶ Avoid using public or shared computers
 - ▶ Watch using public WIFI
 - ▶ Don't bring your checkbook
- ▶ Go paperless



HOW TO PROTECT YOURSELF



Check your car

Check your glovebox

Remove any personally identifiable documents

Your trash

Consider buying an inexpensive shredder



HOW TO PROTECT YOURSELF



Your Computer

- ▶ Strong passwords.....MSI8YOTMD!
- ▶ Change passwords regularly
- ▶ Watch for Phishing Scams
- ▶ Never click on links in unsolicited e-mails



HOW TO PROTECT YOURSELF



Mobile Devices

- ▶ Lock your device
- ▶ Don't text personally identifiable information
- ▶ Back up regularly
- ▶ If you lose your phone report it to your carrier
- ▶ Store only what you need

HOW TO PROTECT YOURSELF



- ▶ Get your free credit report
 - ▶ www.annualcreditreport.com



HOW TO PROTECT YOURSELF



- ▶ Get off the list
 - ▶ National do not call list
 - ▶ www.donotcall.gov
 - ▶ 1-888-382-1222
 - ▶ Direct mail opt out
 - ▶ www.optoutprescreen.com
 - ▶ 1-888-567-8688
 - ▶ FTC spam complaints
 - ▶ spam@uce.gov



HOW TO PROTECT YOURSELF



- ▶ File your income taxes early!
- ▶ NEVER NEVER NEVER give out personal information to people you don't know
- ▶ Keep your personal information personal



YOU ARE YOUR OWN BEST DEFENSE



- ▶ Our elderly are especially at risk
 - ▶ Phone and mail scams



TAKE CARE OF OUR ELDERLY CUSTOMERS



- ▶ Thank you very much for alerting me to these ongoing issues. You truly have mother's best interest at heart. Can you tell me what insurance payments are coming out of the account? Are there other legitimate payments you are also honoring? I will think this through and then get back to you. Again, I appreciate your concern.

A RECENT E-MAIL FROM ONE OF OUR CUSTOMERS



- ▶ Federal Trade Commission (FTC)
 - ▶ Identitytheft.gov
 - ▶ Consumer.ftc.gov
- ▶ The Financial Fraud Enforcement Task Force
 - ▶ Stopfraud.gov
- ▶ Internal Revenue Service
 - ▶ Irs.gov/individuals/identity-protection
- ▶ National Cyber Security Alliance
 - ▶ Staysafeonline.org
- ▶ U.S. Government's Online Safety Site
 - ▶ Onguardonline.gov
- ▶ The Better Business Bureau
 - ▶ www.bbb.org
- ▶ RangeBank.com → Resources Tab



HELPFUL WEBSITES



- ▶ Better Business Bureau
- ▶ Identity Theft Positive Promotions

SOURCES



Thank you!

QUESTIONS?