Identity Theft

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What is Identity Theft?

Identity theft is a serious crime. Identity theft happens when someone uses information about you without your permission. They could use your:

* name and address
* credit card or bank account numbers
* Social Security number
* medical insurance account numbers

Personally Identifiable Information
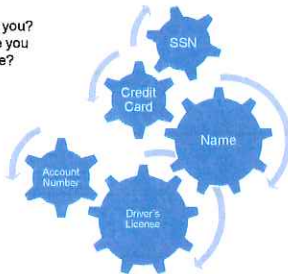
Who are you?
How are you
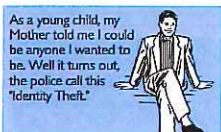unique?

SSN

Credit
Card

Name

Account
Number

Driver's
License

Why Should People Care?

Your identity is your own. It affects where you can live, what you can buy, and in some circumstances – your reputation. Regardless, someone who is representing to someone else that he or she is you – well that's a problem.

Here's an example of how it can happen:

As a young child, my Mother told me I could be anyone I wanted to be. Well it turns out, the police call this "Identity Theft."

A thief might get a credit card using your name
He changes the address.
The bills go to him, but he never pays them.
That means the credit card company thinks you are not paying the bills.

Statistics

An estimated 17.6 million Americans – about 7% of US residents age 16 or older – were victims of identity theft in 2014.

Most victims (86%) experienced the misuse of an existing credit card or bank account.

About 4% of victims had their personal information activity stolen and used to open a new account or for other fraudulent activity.

In 2014, an estimated 85% of US residents took actions to prevent identity theft; such as checking credit reports, shredding documents, changing passwords.

The majority of people only learned about being a victim when they were contacted by their financial institution. Most do not know how the suspect obtained their personal information.

Bureau of Justice Statistics – September of 2015

What else can they do with your information?

An identity thief can use your name and information to:

- buy things with your credit cards
- get new credit cards
- open a phone, electricity or gas account
- steal your tax refund
- pretend to be you if they are arrested.

How can a thief steal my identity?

They can get it online or in person. Here are some ways:

- ► steal your mail or garbage to get your account numbers or your social security number.
- ► trick you into sending personal information in an email.
- ► steal your account numbers from a business or medical office.
- ► steal your wallet or purse to get your personal information.

How do you know?

Sometimes, you can tell if someone steals your identity.

- Read your bills. Do you see charges for things you did not buy?
- Watch your bank account statement. Are there withdrawals you did not make? Are there changes on there that you didn't expect?
- Check your mail. Did you stop getting a bill? Or did you start getting a new bill you didn't know about?
- Get your credit report. Are there accounts or other information you do not recognize?

Can you protect yourself?

Sure. You can at least make it harder!

- Watch your wallet
- Be mindful of your credit card and debit card
- Do not tell people your PIN number (don't write it down either)
- Use complicated passwords that are difficult to guess (phrases work well, as well as special characters)
- Shop on secure websites (Are you being "redirected?" Does the website start with https?)
- Do not put personal information on computers in public spaces.