
Identity Theft: Informational Workshop

~ Prepared By ~

**Connecticut Department of
Consumer Protection**



The Department of Consumer Protection Mission

"The Department of Consumer Protection is responsible for policing the marketplace and protecting citizens from injury or financial loss that could occur because of unsafe or fraudulent products and services sold in Connecticut."



Presentation Overview

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



Identity theft is a crime on the rise

- ❑ CT ranked 16th of all states in number of ID theft complaints in 2009
- ❑ 76 complaints per 100,000 people
- ❑ Total of 2,682 in 2009, up from 2008
- ❑ Accounts for 21% of all consumer complaints nationwide and in Connecticut



Crime goes where the money is.

Today, the money is in information & data.

- Names & Addresses
- Dates of Birth
- Social Security Numbers
- Credit Card Numbers
- PINs & Passwords
- Other Pieces of Data



From a criminal viewpoint, identity theft offers an excellent opportunity.

- ❑ It's easy to do.
- ❑ It's difficult to track.
- ❑ There's a great chance to quickly make a great deal of money.



What is identity theft?

“A fraud that is committed or attempted, using a person’s identifying information without authority.”

- 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



How does identity theft happen?

Thieves may:

- Go through your trash or “dumpster dive”
- Steal your wallet or purse
- Steal your mail or submit a change of address form for your mail
- Use “phishing” or fake emails to get you to provide personal information
- Look over your shoulder, eavesdrop, or photograph you when you’re communicating personal information
- Steal personnel records from their employers



Breeder documents

These documents spawn other documents of identification, resulting in the creation of a credible identity, exploited by the criminal.



- Social Security Card
- Driver's License
- Birth Certificate
- Passport

Some technologies of identity theft

- *Swipe or Skim* – data recorder device used on credit cards and ATM cards.
- *Phishing* – fake emails that appear to come from legitimate financial organizations or online retailers.
- *Pharming* – misdirecting consumers from legitimate business web pages to fraudulent sites.
- *Keystroke Logger* – software that permits an attacker to record keystrokes and upload information elsewhere.



Tools

A skimmer

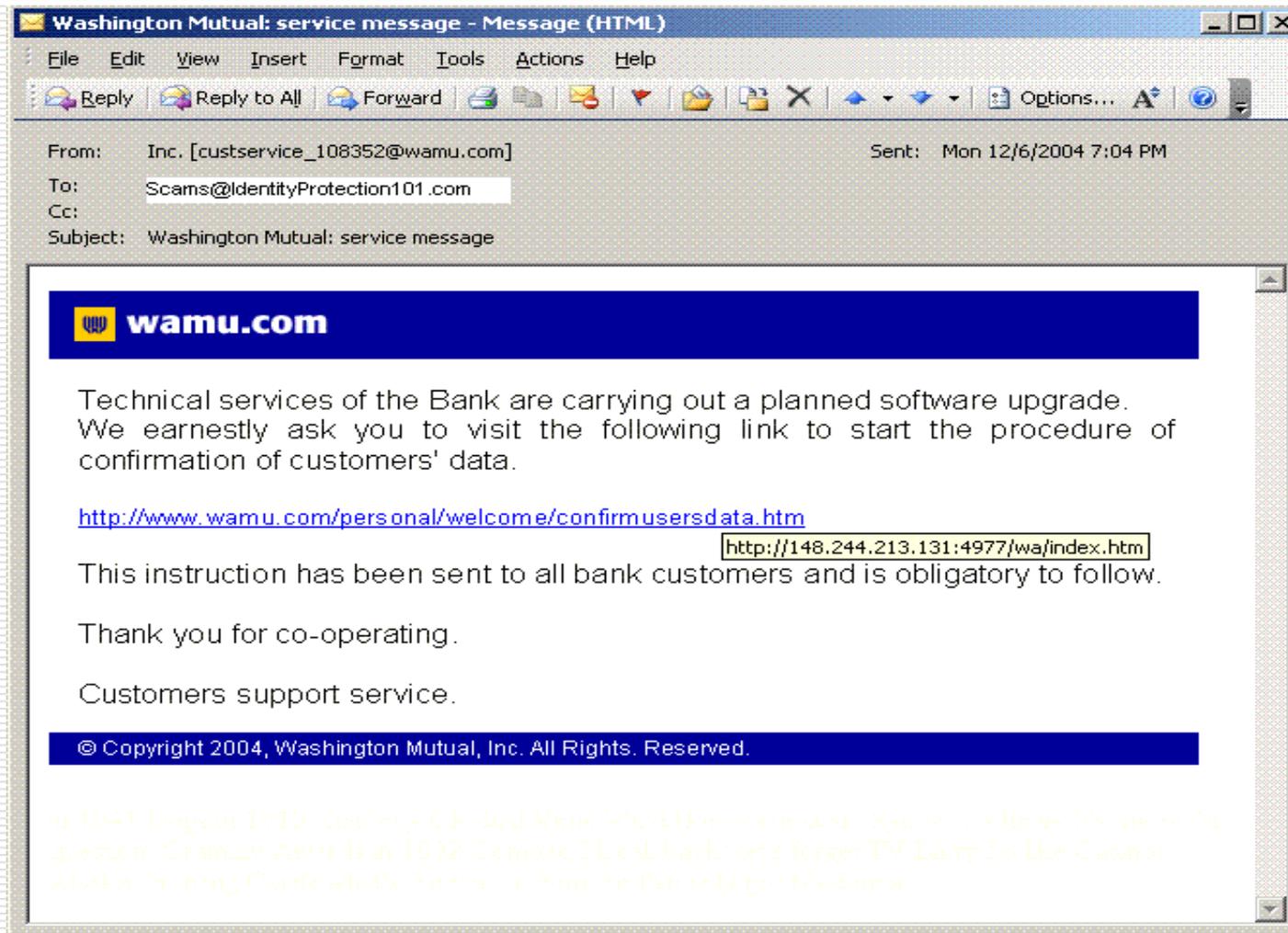


Left: A normal-looking ATM machine

Below: Thieves installed a hidden camera in the literature display rack



A sample "phishing" message



A legitimate site

The screenshot shows the homepage of Peoples Bank. At the top, the address bar displays "https://www.peoples.com/". The main navigation bar includes the Peoples Bank logo with the tagline "IT'S POSSIBLE @peoples", and links for "Branches", "Contact Us", "Careers", and "Login". A search bar is also present. Below the navigation bar, there are tabs for "Personal", "Small Business", "Commercial", and "Financial Guidance". A secondary navigation bar lists "Online Services", "Checking", "Savings", "Borrowing", "Investing", "Insurance", and "Credit Card".

The left sidebar contains a "People's Online Login" section with fields for "User ID" and "Password", a "Login" button, and a "Remember me" checkbox. Below this is a "Login to Other Services" section with a dropdown menu set to "Online Trading" and a "Go" button. Further down is a "People's Quick Links" section with a dropdown menu set to "Rate Information" and a "Go" button. At the bottom of the sidebar is an "About People's" section with links to "Connecticut's Bank", "Investor Relations", "Press Room", and "Connecticut Events".

The main content area features a large image of a man and a child looking at a chalkboard with a house drawing. To the right of the image is a blue box with the text "Welcome to the BANK that REVOLVES AROUND YOU." Below the image is a "What's New" section with the headline "People's Bank First Quarter Earnings Announced".

On the right side, there is a "Today @ People's" section with three items: "Attention! Beware of Fraudulent Emails...", "SwitchToPeoples.com", and "Special Offers! Click here for the latest special offers from People's Bank." At the bottom of the main content area are two promotional banners: "Home Sweet Home Equity" for CT & NY residents and "THE NEW PEOPLE'S ONLINE TRADING SITE IS HERE" with a "LOGIN NOW!" button.

The footer of the browser window shows the URL "https://www.peoples.com/personal/0,8383,13828,00.html" and the Internet Explorer logo.

“Known” thieves

- Family Member – identity data is misused by relative.
- Trusted Insider – information stolen by an employee or other participant in a transaction/service.
- Pretexting – a thief, armed with just a bit of information, pretends to be the account holder, and bluffs their way to account access.
- 419 Scam – similar to pretexting, but the thief now pretends to be an agent of an organization, and requests personal information from an account holder.



What can you do?

DETER identity thieves by safeguarding your information

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

DEFEND against identity theft as soon as you suspect a problem



Deter by safeguarding your data

- Carry only the identification you need
 - Leave passports, birth certificates, social security cards, personal identification numbers, and passwords in a safe, secured place.

- Don't give out personal information unless you are SURE who you're dealing with
 - Never give personal information over the telephone or internet, unless you initiate the contact.

- Keep your information secure
 - Never release your PIN (personal identification number) or password.
 - Don't use obvious or common passwords
 - Change your passwords frequently

- Find out how the information you provide to legitimate companies will be used and who will have access to it.



Deter by safeguarding your data

❑ Mind Your Mail & Trash

- Shred all personal documents before discarding in trash.
- Bring trash to the curbside just before pickup, not overnight
- Take outgoing mail to the Post Office.
- Promptly pick up your mail once delivered to your mailbox.
- Have your mail held at the Post Office when on vacation.

❑ Get off solicitation lists.

- “Opt out” of receiving unsolicited credit offers in the mail by:
 - Calling 1-888-5-OPTOUT (567-8688) for more information.
 - Contacting the three National Credit Bureaus and asking about their “OPT OUT” plan.



Detect by routinely monitoring your accounts

Be alert

- Notice if mail or bills 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 agency if you ask for it
 - Online: www.AnnualCreditReport.com;
 - by phone: 1-877-322-8228;
 - 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





Request your free annual credit report. It's **QUICK, EASY** and **SECURE.**

START HERE to View and Print your
Free Credit Report Now

Select Your State

Request Report



This site is sponsored by:



Fight identity theft by monitoring and reviewing your credit report. You may request your free credit report online, by phone or through the mail. Free credit reports requested online are viewable immediately upon authentication of identity. Free credit reports requested by phone or mail will be processed within 15 days of receiving your request.

What is AnnualCreditReport.com?

This central site allows you to request a free credit file disclosure, commonly called a credit report, once every 12 months from each of the nationwide consumer credit reporting companies: Equifax, Experian and TransUnion.

AnnualCreditReport.com is the official site to help consumers to obtain their free credit report.

We guard your privacy.

This site's security protocols are designed to protect your personally identifiable information from unauthorized access or alteration. Measures include physical and technological security and encryption of certain information.



REQUEST YOUR FREE ANNUAL CREDIT REPORT ONLINE, BY PHONE OR BY MAIL.

Request your Credit Report Online

You Can SEE and PRINT Your Report Online NOW! It's Quick, Easy and Secure. Begin by selecting your state:

Select Your State

Request your Credit Report by Phone

Call 1-877-322-8228 to request your credit reports by phone. You will go through a simple verification process over the phone. Your reports will be mailed to you.

Request your Credit Report by Mail

You can request your credit report by mail by filling out the [request form](#) and mailing it to:

Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

You must have an Adobe viewer to download the request form. Download the [free Adobe viewer](#).

For your security, and in order to ensure you are using the request form that has been authorized by the Central Source, please use the link above to download the form from this website. Only the Central Source, and Equifax (at www.equifax.com), Experian (at www.experian.com) and TransUnion (at www.transunion.com) as it's members, have been authorized by law and the government (see FTC.gov) to provide free credit reports as described on this site. We cannot ensure your personal information will be kept secure and used for proper purposes if you use forms or provide information to persons, addresses, numbers, etc. not authorized by this site or the entities listed above.

If you are under 13 years of age or you are requesting a credit report for your child under 13 years of age, instructions for completing these requests can be accessed by clicking [mail request for a child under 13](#).



▶ Get Better Rates



Get Your FICO® Score FREE
When you try Score Watch™
FREE for 30 Days

[Get My FREE Score Now](#)

You will be required to provide your payment information when registering for Score Watch. At the end of the free trial period we will automatically renew your subscription for a twelve (12) month period and charge your credit or debit card \$79.95, unless you cancel.

Personal Solutions Member Login

Username:

Click & Drag

Close

Veterans **Data Breach**
Assistance
Let us help
protect you.

[Click Here to Find Out How](#)

▶ Protect Against Identity Theft

→ Don't Let Identity Thieves Ruin Your Credit.

Get: [3-in-1 Monitoring](#)

- Tracks all 3 nationwide credit files.
- Alerts you within 24 hours of key changes.
- Helps you protect your identity.

[Learn More](#)

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▶ Know When

→ Get Better Rates Make Smarter Decisions

Get: [3-in-1 Credit Report](#)

- Your complete credit history from all three nationwide credit reporting agencies.
- Easy to read, line by line comparisons.

[Learn More](#)

[Buy Now](#)



Defend against identity theft as soon as you believe there is a problem.

- ❑ Immediately place a 90 day “Fraud Alert” on your credit reports by calling one of the three nationwide credit reporting companies:
 - Equifax: 1-800-525-6285
 - Experian: 1-888-397-3742
 - TransUnion: 1-800-680-7289

This alerts creditors to contact you before any new accounts are opened in your name. Protects against immediate ID thefts.

- ❑ You will be sent your credit reports. Review carefully, looking for fraudulent new accounts, or accounts that have been tampered with.
- ❑ Close any account that has been tampered with or opened fraudulently.

Defend against identity theft as soon as you believe there is a problem.

Within two weeks of discovering a theft:

- ❑ File a Complaint with the Federal Trade Commission
- ❑ File a police report and keep a written record of your report.
- ❑ Include a witnessed ID theft Affidavit.
- ❑ The FTC Complaint, ID Theft Affidavit and police report create your "ID theft report," which you use to dispute charges or new accounts.

Where can you learn more?

FTC Website: www.ftc.org

Privacy Rights: www.privacyrights.org/identity

National Consumers' League:
<http://www.nclnet.org/privacy>

DCP Website: www.ct.gov/dcp

