

Preventing an ID Theft Crisis



Welcome!

Introductions

Objective:

Learn about identity theft, how it occurs, how to prevent it, and what to do if you become a victim

In 2012,

16.6 million

Americans

were victimized by identity theft!

Source: Department of Justice

What's identity theft, anyway?

- Credit card fraud
- Utilities fraud
- Bank fraud
- Government documents fraud
- Friendly fraud
- Other fraud



How can thieves steal your information?

- Dumpster diving
- Shoulder surfing
- Skimming
- Phishing
- Hacking
- Changing your address
- Stealing material items
- Pretexting



Let's Get Ready

Action Step	When	Done
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

Action Item!

Take Action – Write down your own specific steps to prevent identity theft!

Deter...Detect...Defend

- Protect your Social Security number
- Use a shredder
- Safeguard your mail



Deter...Detect...Defend

- Use caution online
- Use hard-to-guess passwords
- Change passwords periodically



Deter...Detect...Defend

- Monitor cash and investments
- Watch for other warning signs



Deter...Detect...Defend

Check your credit regularly

Get free annual credit reports at AnnualCreditReport.com
or 1-877-322-8228

Deter...Detect...Defend

- Fix errors in credit reports
 - Equifax.com or 1-800-846-5279
 - Experian.com or 1-888-EXPERIAN (397-3742)
 - TransUnion.com or 1-800-916-8800
- Place a fraud alert on credit reports
- “Freeze” your credit (allowable in certain states):
(<http://www.consumersunion.org/pdf/SecurityFreeze-Consider.pdf>)

Deter...Detect...Defend

- Close affected accounts
- File a police report
- File a complaint with the FTC: www.consumer.ftc.gov or 1-877-IDTHEFT (438-4338)
- Identity theft insurance

Personal Action Plan

Action step	When	Done
Safeguard your personal identification information	Next 7 days	<input type="checkbox"/>
Obtain your credit reports	Next 10 days	<input type="checkbox"/>
Start monitoring your financial accounts and credit reports regularly	Next 14 days	<input type="checkbox"/>

Questions?



Citizens Bank Legal Disclaimer

The information presented in these materials are intended and written to be educational only. This presentation is not intended or written to be relied on for tax or legal advice. We are not in the business of providing tax or legal advice. Please seek advice based on your particular situation from an independent tax or legal advisor.

Citizens Bank® is a brand name of Citizens Bank, N.A. and Citizens Bank of Pennsylvania.