

Typical Means of ID Theft

Business

- Theft of company records:
 - Internal hacking/Internal employee theft
 - Social engineering
 - External hack of computer systems
 - External theft of computer hardware

Personal/Individual

- Trash; Mailbox
- **Skimming!**
- Steal wallets and purses
- Steal personal information from your home
- Steal personal information by hacking your computer
- Social engineering
- Cell phone spying

Dave's Tips on Preventing ID Theft (To the extent possible)

- www.annualcreditreport.com or 877-322-8228
- Subscribe to Credit Monitoring
- Buy a Shredder
- Computer Security
 - Windows Updates (Automatic)
 - Antivirus
- Cell Phone Security
- Laptop Computer (Physical) Security

3 Major Credit Bureaus

- Equifax – www.equifax.com
1-800-525-6285
- Experian – www.experian.com
1-888-397-3742
- Transunion – www.transunion.com
1-800-680-7289

What to do if you are a Victim?

- **Immediately** contact the Fraud Department of any one of the three major credit card bureaus. **Have** a fraud alert placed on your account(s).
- **Close** the accounts that you believe have been improperly misappropriated.
- **Use** the ID Theft Affidavit when disputing new unauthorized accounts.
- **File** a police report. **Get** a copy – **make** many copies – you will need them.
- **File** your complaint with the FTC.

Source: <http://www.consumer.gov/idtheft>