

# Identity Theft

Reduce Your Risk, Protect Yourself

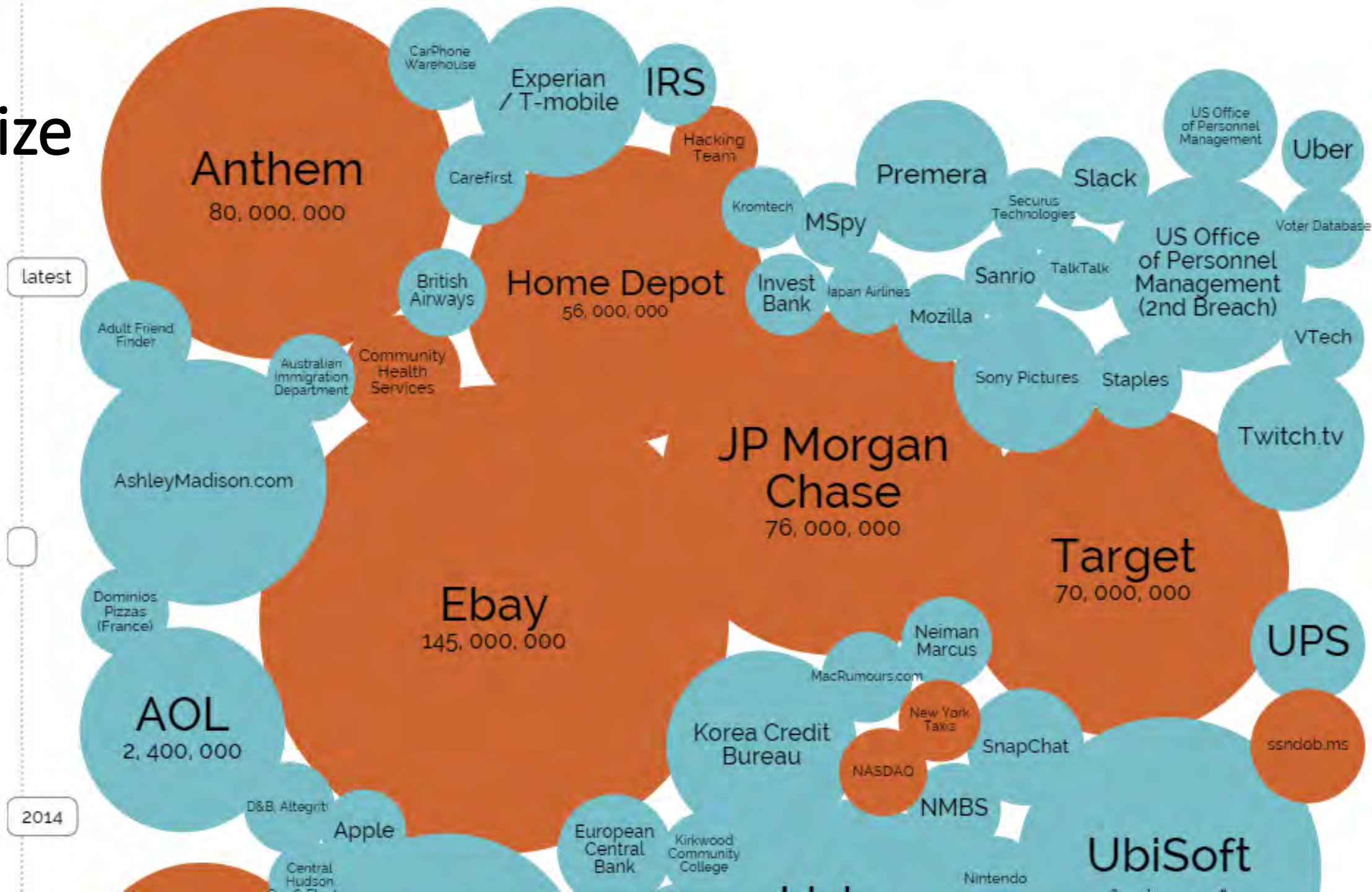
# Why Am I Concerned?

- I've had several incidents of Identity Theft throughout my life
- Mostly credit card fraud, most caught by the issuing bank
- I have dozens (if not hundreds) of Internet accounts
- My wife and I are affected by last year's OPM breach
- I have 2 kids under the age of 18

# Why You Should Be Concerned

Company	Records	Why?
Anthem, Premera, etc	115+ million health records (including SSNs & bank account information)	(Anthem) Compromised 5 employee accounts
U.S. Office of Personnel Management (OPM)	25.7 million records (including SSNs, background check info, and 5.6 million sets of fingerprints)	Hack (reported to be state-sponsored from China)
T-Mobile (Experian)	15 million records (name, address, date of birth, SSN, and “identification number” which could be driver’s license or passport number) held by Experian	Unauthorized access
VTech	4.8 million parent records (names, email addresses, passwords, and street address) and 6.3 million child records (first names, birth dates, and genders, all linked to a parent account, some with photos)	“White-hat” Hack

# Visualize



# Warning Signs

**How do you know if your identity was stolen?**

- regular bills go missing
- calls from debt collectors for debts that aren't yours
- notice from the IRS (or a refund notice!)
- mistakes on accounts or your Explanation of Medical benefits
- calls or mail about accounts in your minor child's name

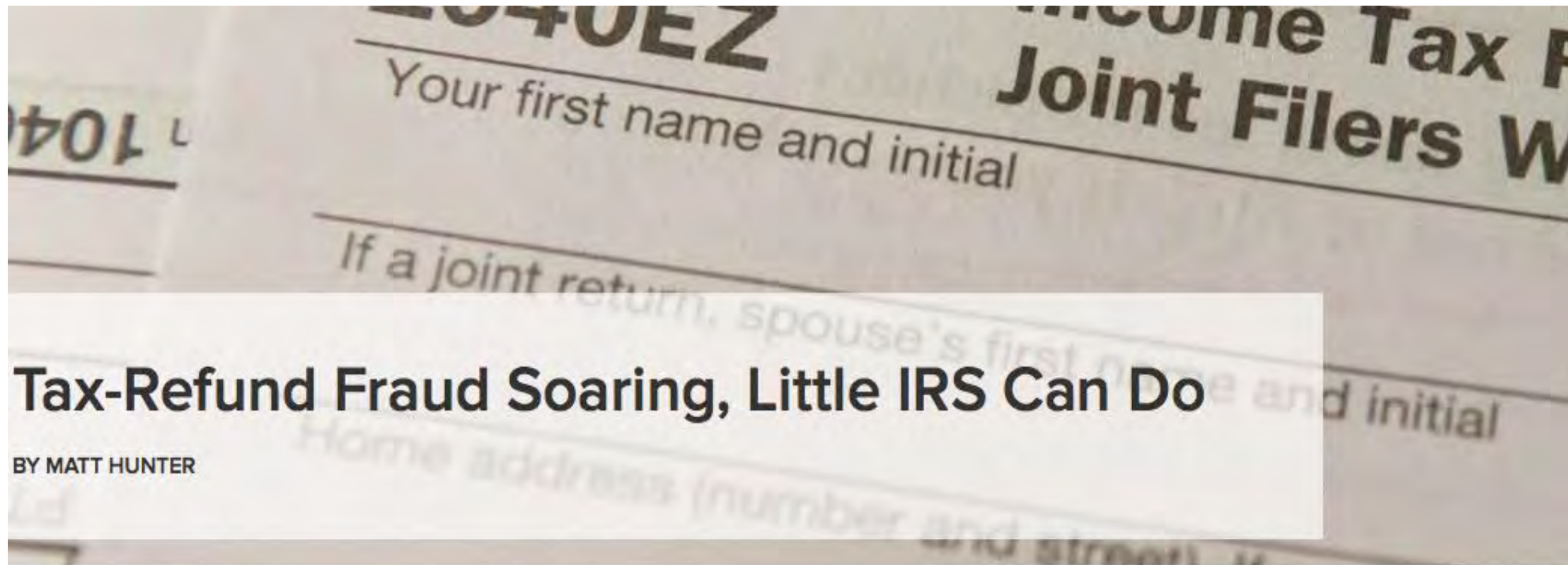
# Reduce Your Risk: Stay Vigilant



**Read your credit reports from all three agencies: [annualcreditreport.com](https://annualcreditreport.com).**

**Read your bank, credit and account statements, and Explanation of Medical benefits.**

**Respond quickly to phone/postal notices from the Internal Revenue Service.**



## Tax-Refund Fraud Soaring, Little IRS Can Do

BY MATT HUNTER

**T**ax-refund fraud is expected to soar again this tax season, and hit a whopping \$21 billion by 2016, from just \$6.5 billion two years ago, according to the [Internal Revenue Service](#).

And the problem—which the agency admits is growing quickly—is compounded by an outdated fraud-detection system that has trouble identifying many attempts to trick it.



# Reduce Your Risk: Protect Your Information



**Secure your Social Security Number.**

**Protect your personal information.**

**Be alert to online impersonators.**



# Reduce Your Risk: Protect Your Computer



**Keep your computer's operating system, browser, and security up to date.**

**Use antivirus software and a firewall.**

**Create strong passwords – and a different one for every account!**

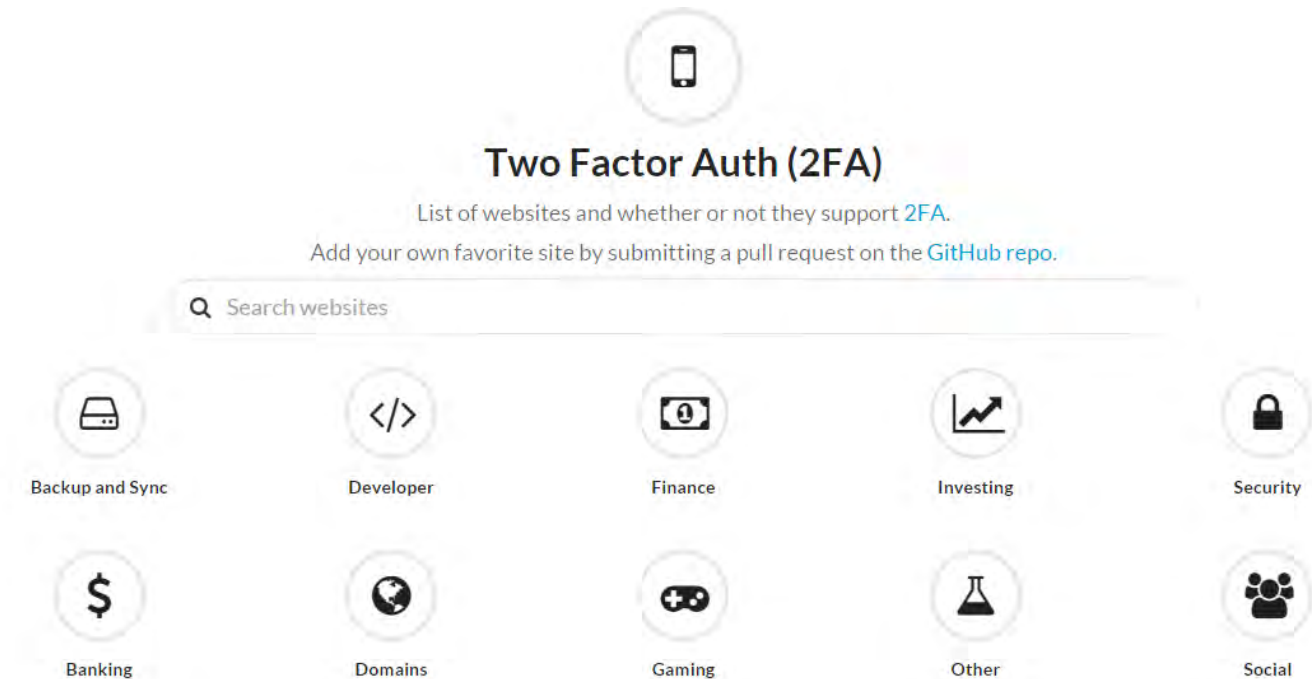
**Use multi-factor authentication where available.**

# What is multi-factor authentication?

Multi-factor authentication, also referred to as advanced or two-factor authentication, provides an additional layer of security when logging in or performing transactions online.

When logging in, a user is required to enter a password (something you know) and also authenticate using a second factor (something you have, like a phone or hardware key).

<https://twofactorauth.org>



# Protect Yourself Against Tax Fraud



**Register with the IRS to have them provide you a PIN number each year for your filing.**

**Sign up for an account at [irs.gov](https://irs.gov) (before the bad guys do).**

**Consider putting a permanent freeze on your credit reporting agencies or using a credit protection service. \***

# If your identity is stolen...



**Place an initial fraud alert on your credit report.**

**Order your credit reports.**

**Create an Identity Theft Report: FTC complaint + police report.**

**Contact the IRS (form 14039).**

**Your FTC Affidavit and police report make an  
Identity Theft Report.**





# References

## Internal Revenue Service

- Identity Theft Protection Unit: **1-800-908-4490**
- Register to get a PIN each year for your filing: <http://www.irs.gov/Individuals/Get-An-Identity-Protection-PIN>

## Credit agencies

- **Equifax:** 1-800-525-6285
  - [http://www.equifax.com/help/credit-freeze/en\\_cp](http://www.equifax.com/help/credit-freeze/en_cp)
- **Experian:** 1-888-397-3742
  - <https://www.experian.com/freeze/center.html>
- **TransUnion:** 1-800-680-7289
  - <http://www.transunion.com/securityfreeze>

## Federal Trade Commission

- File an identity theft complaint: **ftc.gov/complaint** or **1-877-ID-THEFT**
- Learn more: [ftc.gov/idtheft](http://ftc.gov/idtheft)
- Order free materials: [bulkorder.ftc.gov](http://bulkorder.ftc.gov)