PSafe Project: Identity Theft

<http://www.idtheftcenter.org/>

* Identity Theft Overview
  + One of the fastest growing crimes in the U.S.
  + Definition: Identity theft is a crime in which an impostor obtains key pieces of personal identifying information (PII) such as Social Security numbers and driver's license numbers and uses them for their own personal gain.
  + Most common types of identity theft issues:
    - Financial Identity Theft
    - Child Identity Theft
    - Smart Phone Security
    - Governmental Identity Theft
    - Medical Identity Theft
    - Social Network
* Criminal Identity Theft
  + Definition: Occurs when a criminal embezzles personal information or uses a fake ID to steal someone else’s identity. A warrant is given out for the arrest of the victim, and the victim is liberated from facing the consequences.
* Government Agencies that are involved in Identity Theft and its Protection
  + Source: <http://www.youreviltwin.net/identity-theft-resources.html>
  + FTC (Federal Trade Commission)- consumer awareness and information
    - “Deter, Detect, and Defend” public awareness campaign
  + DOJ (US Department of Justice)
  + OVC (Office for Victims of Crime)
  + OJP (Office of Justice Programs)
  + Executive Office for United States Trustees: publication on ID theft
  + U.S. Department of the Treasury
  + Office of the Comptroller of the Currency
  + Office of Thrift Supervision
  + Internal Revenue Service
  + Etc.
* Thief Methods
  + Source: <http://www.lifelock.com/education/id-theft-types/>
  + Dumpster Diving (for documents w/ personal info.)
  + Stolen wallet
  + Change of address (divert personal info into wrong hands)
  + Mail theft
  + ATM Skimmers/Handheld Skimmers
  + Overlays (hidden devices on any ATM to steal information)
  + Data breaches
* What to do if your identity is stolen:
  + What to know: your rights, organization, working with the right people, and terms
    - Do Contact:
      * Local law enforcement agency
      * Postal Inspector’s Office (for mail theft/fraud)
      * Fraud investigator
    - Do Not Contact:
      * SSA (Social Security Association)
      * Secret Service
      * FBI
      * Post Office Manager
  + Assessing the Damage and Beginning Steps
    - Contact affected financial institutions immediately and close accounts
      * Make sure they are protected with new passwords!
    - If SSN is stolen
      * Order credit reports from all three CRAs and place a Fraud alert
      * The primary contact numbers for the CRAs:
        + Equifax: Call (800) 525-6285. TDD: (800) 255-0056
        + TransUnion: Call (800) 680-7289. TDD: (877) 553-7803. Fraud victims can also email fvad@transunion.com
        + Experian: Call (888) 397-3742
    - Don’t take shortcuts!
      * Review Your Credit Reports Carefully
      * Stay in contact with financial institutions to make sure that they completely close accounts
  + Continuing the Recovery Process
    - File identity theft report at local law enforcement agency
    - Contact all credit issuers, utility companies and collection agencies that have opened a fraudulent account.
      * Only talk to a Fraud Investigator
    - Request to close all affected accounts
    - Have company’s fraud packed mailed to you and fill it out completely
    - Prevent financial institution from sharing information with others while account is under investigation
    - Get application and transaction records for the account
    - Provide all new info. to law enforcement agency
    - Contact the 3 CRAs and Get Letters of Clearance from the credit issuers
    - Double check your credit reports and make sure all corrections have been made
  + Collection Agencies
    - Many victims first find out about a case of identity theft when a credit issuer or a collection agency contacts them to collect money.
    - A collection agency must send you written notice of a collection within 5 business days of first contacting you by phone. You should respond within 30 days.
    - Similar process as above (close accounts, stay in contact with agency, make sure debts are cleared, etc.
  + Additional Resources
    - 877-ID-THEFT
* Stories
  + <http://www.youreviltwin.net/identity-theft-stories.html>
  + Michelle Brown
    - 2004 Movie- Identity Theft: The Michelle Brown Story
    - True story about identity theft that took place over 1 ½ years
    - Thief obtained over $50,000 of goods and services
    - Bought a truck, got driver’s licesnse, rented apartments, smuggled 3,000 pounds of marijuana, etc.
* Statistics: 2010

