

Guard Your Own

IDENTITY



Top 3 Identity Theft complaint states

Georgia

Nevada

California

How are **YOU** protecting yourself?



How Americans Protect Themselves from ID Theft/Fraud

81%

Rely on banks / creditor

18%

Pay to monitor credit

13%

Pay to monitor credit/finances



Survey by Experian

Identity Theft

The fraudulent acquisition and use of a person's private identifying information, usually for financial gain.

1.4 Million
Fraud Related

\$1.48 Billion
In Losses

Staggering Statistics

- About 1 in 15 people become victims of identity fraud
- 1 in 5 victims experience it more than once
- There is a new victim every 2 seconds
- In 2017 over 1 million children were victims



Most common ID Theft crimes

- Credit card fraud
- Employment or tax-related fraud
- Ghosting... 2.5 Million annually
- Phone or utilities fraud

Most common **ID Theft** crimes

- Bank fraud
- Loan or lease fraud
- Cyber Attacks / Internet Based Fraud

ID Theft amongst Family Members & Friends



4 Methods Of a Fraudster

- Phishing & fraud callers
- Website
- Email
- Mail

Cyber Attacks

Future Of Fraud

Form Jacking

- 57,600 Websites compromised in 2018
- Up 117% from the prior year
- Millions of Dollars taken each month

Cybersquatting

- 3,452 disputes in 2018 alone
- 12% increase for record high

Cyber Attacks

Future Of Fraud

Ransomware Attacks

- Down 20% from 2017 - 2018
- May be down due to Cloud Use
- Up 12% for businesses

Bait And Switch

- Don't click on paid advertisements
- Search for site yourself

At-risk ID Theft age groups

Children
&
Elderly





What to do if **YOU ARE** a victim of Identity Theft?

You Are Not A FAN Of Fraud

F . A . N .
Freeze . Audit . Notify

Important Departments to Contact

DMV

Federal Trade Commission & SSN

US State Dept. / Passport Services Dept.

US Postal Service



EQUIFAX

TransUnion 

safe
credit YOUnion

Prevention from Internet Fraud

- Secure PASSWORDS
- Never click on suspect links
- VPN for all mobile devices on WIFI



Prevention by Limited Exposure



- Secure your SSN
- Limit cards in wallet

Prevention from Mail/ E-Mail / Phone



- Never give personal information
- Be aware of bills and other mail arrival
- Shred all personal information documents
- Be cautious on E-mails received

Prevention from Yourself

- Don't share passwords
- Don't overshare on Social Media
- Use third party paying systems



10

Ways ID Theft Occurs

- Lost or stolen wallet / purse
- Lost unsecured device
- Burglary
- Mail theft
- Trash theft

10

Ways ID Theft Occurs

- Email and Text Messages
- Unsecured Wi-Fi network
- Compromised card readers
- Data breaches
- Synthetic theft

Action Plan

Stay up to date on Credit Reports and Transaction History

Always question e-mails or callers, ignore pressure

Limit access to your personal information at all times



Identity Theft is a crime of opportunity, so stay alert and proactive to limit your chance of being a victim of this crime.

Thank you.

