Avoid ID Theft
How to Deter, Detect, and Defend Against Identity Theft

Presented (insert date)
By (insert organization’s name)
PRESENTATION OVERVIEW

- What is identity theft?
- How does identity theft happen?
- What can you do?
  - Deter
  - Detect
  - Defend
- Where can you learn more?
WHAT IS IDENTITY THEFT?

- It occurs when someone steals your personal information – e.g., credit card or Social Security number – and uses it fraudulently.
- It can cost you time and money.
- It can destroy your credit and ruin your good name.
HOW DOES IDENTITY THEFT HAPPEN?

Identity thieves may:

- Go through your trash or “dumpster dive”
- Steal your wallet or purse
- Steal your mail or submit a change of address form for your mail
- Use “phishing” or fake emails to get you to provide personal information
- Steal personnel records from their employers
WHAT CAN YOU DO?

DETER
- Deter identity thieves by safeguarding your information

DETECT
- Detect suspicious activity by routinely monitoring your financial accounts and billing statements

DEFEND
- Defend against identity theft as soon as you suspect a problem
DETER identity thieves by safeguarding your information.

- Shred financial documents before discarding them
- Protect your Social Security number
- Don’t give out personal information unless you’re sure who you’re dealing with
- Don’t use obvious passwords
- Keep your information secure
DETECT suspicious activity by routinely monitoring your financial accounts and billing statements.

- Be alert
  - Mail or bills that don’t arrive
  - Denials of credit for no reason

- Inspect your credit report
  - Law entitles you to one free report a year from each nationwide credit reporting agencies if you ask for it
  - Online: [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com); by phone: 1-877-322-8228;
  - or by mail: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281

- Inspect your financial statements
  - Look for charges you didn’t make
DEFEND against identity theft as soon as you suspect a problem.

- Place a “Fraud Alert” on your credit reports by calling any one of the three nationwide credit reporting companies:
  - Equifax: 1-800-525-6285
  - Experian: 1-888-397-3742
  - TransUnion: 1-800-680-7289
- Review reports carefully, looking for fraudulent activity
- Close accounts that have been tampered with or opened fraudulently
- File a police report
- Contact the Federal Trade Commission
WHERE CAN YOU LEARN MORE?

**Online:** ftc.gov/idtheft

**By phone:** 1-877-ID-THEFT

**By mail:**
Identity Theft Clearinghouse
Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580