

IDENTITY THEFT

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TYPES OF IDENTITY THEFT

- 1. FINANCIAL The use of your good name and credit to exploit existing accounts and/or open new accounts for the financial gain of the criminal.
- 2. NON-FINANCIAL The use of your name, SSN or identity to obtain employment, avoid judgments or liens, escape poor driving record, wants or warrants.

EXAMPLES OF NON-FINANCIAL IDENTITY THEFT

- Immigrants (undocumented workers) making up SSN to gain employment then creating tax consequences for the true SSN holder.
- Criminals " I left my billfold at home Officer. I swear my name is Mike Tapp." Then if the person fails to appear (likely), an arrest warrant is issued for Mike Tapp.

Sources of Information

- ❑ External. We do not voluntarily surrender this information.
- ❑ Examples
 - Waiter/waitress using a skimmer
 - Stolen mail both incoming and outgoing
 - Stolen personal information found in your home.
 - ❑ Real Estate open house
 - ❑ Service workers

Skimmer



Skimmer, continued



How electronic information is used

- Encode blank magnetic strips
- Shadowcrew, Carderplanet, the Grifters.
- Anywhere a card or card number may be used

- However, from time to time . . .

We Win!



Sources of your information, continued

- Information released by victim
 - Lottery/sweepstakes scam
 - Sweepstakes magazines, contest entries
 - Usually a "qualifier" - small amount of money for a token prize.
 - Relentless follow up
 - Once confronted, the police call back.

Information released by victim

Classified Ads

- Work from home, remailer
- Secret Shopper
- Items for sale in classifieds
- Prepay Shipping

Information released by victim

Phishing

Obituary call backs

If you become a victim . . .

Prompt reporting

- May be required to receive compensation
- Chances of a successful prosecution go up dramatically
- Plan on spending considerable amount of time and energy to clear your name
- Document, document, document.

If you become a victim

- Obtain credit reports and place fraud alerts
- Equifax 1-800-525-6285
www.equifax.com
- Experian 1-888-EXPERIAN
www.experian.com
- TransUnion 1-800-680-7289
www.transunion.com

Industry Specific Identity Theft

- Counterfeit checks
 - VersaCheck
 - " Create & Print Custom Personal & Business Checks that comply 100% with ANSI X9 banking standards"
 - "Unique TruSign electronic signature manager and software driven check security icons are added to checks in a single print pass"
 - "works with inkjet & laser printers"

Counterfeit checks

- Consider using dedicated payroll account with limited funds.
- Monitor all checking accounts

Dishonest employees

- Can steal much more with a pen than a truck
- Often the one responsible for the books
- Maintain oversight

Volunteer Groups, Churches, Civic or Fraternal organizations

- Greenwood United Methodist Church
 - Aaron Kemp 3 ½ year period
 - Took funds by inflating salary, checks payable to self, use of church credit cards
 - Would contact Edward Jones to liquidate assets to cover shortages
 - "there was a system of checks and balances in place but no one was looking"

Prevention of Identity Theft

- Education
 - Awareness of this phenomenon is the absolute best defense. Preventing crime before it happens is always preferable.
