

Everything You Wanted To Know About Identity Theft

Let's start with some steps and advice to help **avoid** becoming a victim of phishing scams.

- Be suspicious of any email with urgent requests for personal financial information unless the email is digitally signed (you can't be sure it wasn't forged or 'spoofed'). Phishers typically: 1) include upsetting or exciting (but false) statements in their emails to get people to react immediately; 2)ask for confidential information such as user names, passwords, credit card numbers, social security numbers, account numbers, etc.; and 3)do not personalize the email message (while valid messages from your credit union should be).
- Don't use the links in an email to get to any web page if you suspect the message might not be authentic. Instead, call the company on the telephone or log onto the website directly by typing in the web address in your browser.
- Avoid filling out forms in email messages that ask for personal financial information. You should only communicate information such as credit card numbers or account information via a secure website or the telephone.
- Always ensure that you're using a secure website when submitting credit card or other sensitive information via your web browser. To make sure you're on a secure web server, check the beginning of the web address in your browsers address bar - it should be "https://" rather than just "http://".
- Consider installing a web browser tool bar to help protect you from known phishing fraud websites.
- Regularly log into your online accounts and don't wait for as long as a month before you check each account.
- Regularly check your financial institution, credit, and debit card statements to ensure that all transactions are legitimate. If anything is suspicious, contact your financial institution and/or card issuer.
- Ensure that your browser is up to date and security patches applied.
- Always report "phishing" or "spoofed" e-mails to the following groups:
 - o forward the email to reportphishing@antiphishing.com;
 - o forward the email to the Federal Trade Commission at spam@uce.gov
 - o forward the email to the "abuse" email address at the company that is being spoofed;
 - o when forwarding spoofed messages, always include the entire original email with its original header information intact
 - o notify the Internet Fraud Complaint Center of the FBI by filing a complaint on their website: www.ifccfbi.gov/.

I gave out my personal financial information! What do I do now??

Phishing attacks are growing quite sophisticated and difficult to detect, even for the most technically savvy people. And many people are getting onto the Internet and using email or web browsers for the first time. As a result, some people are going to continue to be fooled into giving up their personal financial information in response to a phishing email or on a phishing website. If you have been tricked this way, you should assume that you will become a victim of credit card fraud, financial institution fraud, or identity theft. Below is some advice on what to do if you are in this situation:

- Report the theft of this information to the card issuer as quickly as possible:
 - o Many companies have toll-free numbers and 24-hour service to deal with such emergencies.
- Cancel your account and open a new one.

- Review your billing statements carefully after the loss:
 - If they show any unauthorized charges, it's best to send a letter to the card issuer describing each questionable charge.
- Credit Card Loss or Fraudulent Charges (FCBA):
 - Your maximum liability under federal law for unauthorized use of your credit card is \$50.
 - If the loss involves your credit card number, but not the card itself, you have no liability for unauthorized use.
- ATM or Debit Card Loss or Fraudulent Transfers (EFTA):
 - Your liability under federal law for unauthorized use of your A TM or debit card depends on how quickly you report the loss.
 - You risk unlimited loss if you fail to report an unauthorized transfer within 60 days after your bank statement containing unauthorized use is mailed to you.
- Report the theft of this information to the financial institution as quickly as possible.

Some phishing attacks use viruses and/or Trojans to install programs called "key loggers" on your computer. These programs capture and send out any information that you type to the phisher, including credit card numbers, user names, passwords, Social Security Numbers, etc. In this case, you should:

- Install and/or update anti-virus and personal firewall software.
- Update all virus definitions and run a full scan.
- Confirm every connection your firewall allows.
- If your system appears to have been compromised, fix it and then change your password again, since you may well have transmitted the new one to the hacker.
- Check your other accounts! The hackers may have helped themselves to many different accounts: eBay account, PayPal, your email ISP, online bank accounts, online trading accounts, e-commerce accounts, and everything else for which you use online password.

Identity theft occurs when someone uses your personal information such as your name, Social Security number, credit card number or other identifying information, without your permission to commit fraud or other crimes. If you have given out this kind of information to a phisher, you should do the following:

- Report the theft to the three major credit reporting agencies, Experian, Equifax and TransUnion Corporation, and do the following:
 - Request that they place a fraud alert and a victim's statement in your file.
 - Request a FREE copy of your credit report to check whether any accounts were opened without your consent. You can find information about obtaining free credit reports on the Federal Trade Commission's website at: <http://www.ftc.gov/bcp/conline/edcams/freereports/index.html>.
 - Request that the agencies remove inquiries and/or fraudulent accounts stemming from the theft.
- Major Credit Bureaus:
 - Equifax -www.equifax.com:
 - ♦ To order your report, call: 800-685-1111 or write: P.O. Box 740241, Atlanta, GA 30374-0241.
 - ♦ To report fraud, call: 800-525-6285 and write: P.O. Box 740241, Atlanta, GA 30374-0241.
 - ♦ Hearing impaired call 1-800-255-0056 and ask the operator to call the Auto Disclosure Line at 1-800-685-1111 to request a copy of your report.

- o Experian -www.experian.com:
 - To order your report, call: 888-EXPERIAN (397-3742) or write: P.O. Box 2002, Allen TX 75013.
 - To report fraud, call: 888-EXPERIAN (397-3742) and write: P.O. Box 9530, Allen TX 75013 TDD: 1-800-972-0322.

- o Trans Union -www.transunion.com:
 - To order your report, call: 800-888-4213 or write: P.O. Box 1000, Chester, PA 19022.
 - To report fraud, call: 800-680-7289 and write: Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92634 TDD: 1-877-553-7803.

- Notify your financial institution and ask them to flag your account and contact you regarding any unusual activity:
 - o If bank accounts were set up without your consent, close them.
 - o If your ATM card was stolen, get a new card, account number, and PIN.

- Contact your local police department to file a criminal report.

- Contact the Social Security Administration's Fraud Hotline to report the unauthorized use of your personal identification information.

- Notify the Department of Motor Vehicles of your identity theft:
 - o Check to see whether an unauthorized license number has been issued in your name.

- Notify the passport office to be watch out for anyone ordering a passport in your name.

- File a complaint with the Federal Trade Commission:
 - o Ask for a free copy of "ID Theft: When Bad Things Happen in Your Good Name", a guide that will help you guard against and recover from your theft.

- File a complaint with the Internet Fraud Complaint Center (IFCC)
 - o <http://www.ifccfbi.gov/index.asp>.
 - o The Internet Fraud Complaint Center (IFCC) is a partnership between the Federal Bureau of Investigation (FBI) and the National White Collar Crime Center (NW3C), with a mission to address fraud committed over the Internet.
 - o For victims of Internet fraud, IFCC provides a convenient and easy-to-use reporting mechanism that alerts authorities of a suspected criminal or civil violation.

- Document the names and phone numbers of everyone you speak to regarding the incident. Follow-up your phone calls with letters. Keep copies of all correspondence.

