

We are all involved in the fight to defend and protect our identity and personal information.

You Can No-longer adequately protect yourself.

IDENTITY ALERT:

A frightening crime with an untraceable weapon, identity theft is creating anxiety across America. In fact, 2 out of 3 Americans are concerned about identity theft. This horrible and personal crime can cause Americans to live their lives in fear – opening each monthly bank statement with bated breath.

With the anonymity of computer keyboards and high-level technologies, imposters and hackers can commit identity-related crimes on any unsuspecting victim, from anywhere in the world. With the nine simple digits of a Social Security number, or an electronic scan of your debit card, and identity thief can wreak havoc on your personal, legal and/or financial life for months or even years --- and sometimes with no detection.

It falls to you to raise your level of identity theft awareness – and to help defend yourself against a crime that can drain your time, your resources, and your good name.

WHAT IS IDENTITY THEFT:

According to the US Department of Justice – Identity theft is a crime. Identity theft and identity fraud are terms used to refer to all types of crime which someone wrongfully obtains and uses another person's personal data in some way that involves fraud or deception, typically for economic gain.

Identity theft can be defined as the fraudulent use of personal information to commit crimes. These crimes can often end in tax fraud or credit fraud, but are also perpetuated for insurance, medical or legal purposes.

HOW PREVALENT IS IDENTITY THEFT:

As the # 1 fraud complaint for the last ten years, identity theft is a crime that has caught the attention of individuals and organizations across the country; here are some important facts and figures that show identity theft as being growing problem:

- There were 11.6 million adult victims of identity fraud in 2011
- Account take-over fraud costs victims \$3,692 on average
- It took an average of 12 hours to resolve each case of identity theft in 2011
- Identity theft cost Americans \$18,000,000,000 in 2011
- Identity victims spent an average of \$354 to resolve their identity fraud cases in 2011
- 13% of fraud victims indicated that their identity was stolen by a family members, friend, or co-worker.

HOW DOES IDENTITY THEFT OCCUR:

The following are some of the ways that identity thieves commit their crimes:

PHISHING: When fake emails are so well produced, they can be almost impossible to discern from legitimate ones. If you get tricked into clicking a link or submitting information through a fake email, you can find yourself on a long road to losing your passwords, your accounts and your data.

ONLINE SHOPPING: Consumers beware: shopping online has become a phenomenon around the world, and it's become one of the easiest ways to have your information stolen. Whether you're shopping at duplicate retail sites or through unsecured payment systems, your credit/debit cards could be at risk.

DATA BREACHES: If you store personal information with any financial or business organization—even a huge insurance or medical Corporation—your files could be compromised in a large-scale data breach.

MALWARE & VIRUSES: With thousands of new viruses emerging daily, your computer and your information can be hacked through any website, Internet program or file-sharing application.

KEYSTROKE LOGGING: On public computers, gas station pump displays and ATM keypads, criminals and hackers can install Technologies to trace the buttons you press as you enter your card numbers, passwords, or PINs,

P2P FILE SHARING: File sharing sites like Bearshare and Frostwire connect millions of users across the world – and they also connect unsuspecting music fans with viruses and open connections to unsecured networks.

SHOULDER SURFING: Technology can make stealing identities easier than ever before, but old-fashioned ways are still just as effective at manipulation unsuspecting victims. Through shoulder surfing, any identity imposter can stand behind you with a camera – or even their own eyes – and watch as you enter passwords, personal identification numbers or private information.

DUMPSTER DIVING: Though not the most glamorous of identity stealing techniques, many criminals and fraud-minded imposters have taken to sorting through garbage to find old bills, recent receipts, and other discarded personal information that can be easily stolen.

CHANGE OF ADDRESS: This is a classic identity theft technique—thieves change the address where you receive mail and divert your personal information into the wrong hands.

MAIL THEFT: Less creative than the change of address method, identity thieves will often simply search for unlocked or unwatched mailboxes, and rip the mail directly from the box itself—often in search of what can be found on credit card statements and tax forms or financial and personal information.

STOLEN WALLET While some thieves might be after your wallet or purse for the money inside, many others will be more interested in credit cards, Social Security card and other personal identification that you keep inside.

ATM OVERLAYS: Hidden from the untrained eye, thieves install these devices at ATM machines and gas pumps to steal your account information when you insert your card, and transmit it to a nearby computer.

MEDICAL IDENTITY THEFT: You may not notice that your medical identity has been stolen until it comes time for you to receive medical treatment or make a claim on your health insurance. With this kind of theft, imposters will use your name or insurance information to get medical coverage that they may not be able to afford.

CRIMINAL RECORD IDENTITY THEFT: A more practical form of identity theft for some criminals, this can happen when a thief steals your public records to impersonate you when applying for a job, a loan, or an apartment.

SOCIAL SECURITY IDENTITY THEFT: When your social security number is stolen by an identity thief, they can use the information to create new Soc. Sec. cards, access public records or steal your name and personal information completely assuming your identity.

TAX RELATED THEFT: Using a stolen Social Security number, identity thieves can file fraudulent tax returns and receive refunds before you even file.