Protect Yourself

Collaboration between Texas A&M Information Technology and Human Resources

• Newsletters
• Presentations
• Outreach Activities
Education, Education, Education...

Your Best Resource for Mitigating Identity Theft and Identity Fraud
Identity Theft is as Old as Mankind

The first cases of fraud using personal data stored on a piece of technology enabling the impersonation of someone in transactions could possibly date back to the cylinder seals of ancient Mesopotamia. (9000 BC)
If someone’s seal was lost or stolen, they were instructed to record the date and time it was misplaced, then to take that information to a local official. That official, in turn, would help to track down and invalidate any transactions committed with the seal since its loss.
(modernnotion.com)

- A quote from Shakespeare’s “Othello”, act iii, Sc. 3
  “But he that filches from me my good name
  Robs me of that which not enriches him
  And makes me poor indeed”
Definition of Identity Theft / Identity Fraud

• Both Identity Theft and Identity Fraud are terms that refer to all types of crime where someone criminally obtains and then uses another person’s personal data typically for economic gain.

• The two words are often used interchangeably; however, a way to look at the difference between the two crimes is: Identity Theft (*) impacts the individual whose identity has been stolen whereas Identity Fraud (**) impacts the financial institution/credit card company where the fraud took place.

• Personal Data includes: name, address, social security number, driver’s license number, date of birth, bank account number(s), credit card number(s), health insurance number(s), etc.

• * ex. is someone whose personal info is used to open credit card
• ** ex. is someone whose had checks stolen out of their checkbook
Red Flags of Identity Theft

- Regular account statements or bills don’t arrive on time
- Mistakes on bank, credit card, or other account statements
- Bills or collection notices for products/services you never ordered/received
- Calls from debt collectors about debts that do not belong to you
- Inability to file your current income tax return because you receive notice that it has already been filed
- Mail, email, or calls about accounts or jobs in your name or possibly your minor child’s name
- Credit Accounts showing on your Credit Bureau Report
- Unexpectedly turned down for a loan or a job
- Mistakes on the Explanation of Medical Benefits from your health insurer
- Unable to have a medical procedure performed because your insurance company notifies you that they have previously paid for the procedure
**Opt Out of Pre-Approved Credit Card / Insurance Offers**

If you decide you do not want to receive pre-approved credit card or insurance offers you have two choices you can make: you can opt out of receiving them for either five years or you can opt out permanently.

(a) To opt out for 5 years: Call toll-free **1-888-5-OPT-OUT** (1-888-567-8688) or go to [www.optoutprescreen.com](http://www.optoutprescreen.com) The phone number and the website are operated by the credit bureaus.

(b) To permanently opt out: You can begin the permanent Opt-Out process online at [www.optoutprescreen.com](http://www.optoutprescreen.com). You will need to complete your request by signing the “Permanent Opt-Out Election form” which is provided when you initiate your online request.

When you call or go to the website you will be asked to provide certain pieces of personal information including your name; home telephone #; social security #; and date of birth. The information you provide is confidential and will be used only to process your request to opt out.
Opt Out of Unsolicited Commercial Mail/Reduce Unsolicited Commercial Email

• Direct Marketing Association’s (DMA) Mail Preference Service (MPS) allows you to opt out of getting unsolicited commercial mail from many national companies for 5 years. Your name will be put on a “delete” file and made available to direct-mail marketers and organizations. To register go to [www.dmachoice.org](http://www.dmachoice.org) or mail your request with a $1.00 processing fee to:
  - DMAchoice
  - Direct Marketing Association
  - P. O. Box 643
  - Carmel, New York 10512

DMA also has an Email Preference Service (eMPS) which will help reduce unsolicited commercial emails. To opt out of receiving unsolicited commercial emails from DMA members, visit [www.dmachoice.org](http://www.dmachoice.org).....registration is free and good for 6 years.
National Do Not Call Registry

• The “National Do Not Call Registry” is free and will help reduce the number of telemarketing calls you receive. To register your phone or to get additional information you can go to www.donotcall.gov or you can call 1-888-382-1222 from the phone number you want to register. You will begin to receive fewer telemarketing calls within 31 days of registering your number. Your number will only be removed when it is disconnected, reassigned, or if you choose to remove your number from registry.
Food for Thought Concerning Identity Theft

• Never leave outgoing mail in the mailbox for the mailman to pick up….outgoing mail has a tendency to contain a lot more personal information than incoming mail
• Your automobile is not a “mobile file unit”
• Never carry your Social Security Card in your wallet or purse...find somewhere secure to lock it up
• Never give out personal information over the phone when the call was not intiated by yourself
• Never use social media to notify family and friends of your whereabouts especially if you are leaving on vacation
• Never fill out surveys giving out personal information..i.e. How many people are in your household, income level, how many children in the house, your age, etc.
• Never leave personal information in your work area unlocked
• Lock up personal information/documents at home, i.e. tax returns, unused checks, bank and credit card statements
Food for Thought Concerning Identity Theft – page 2

• Educate your family and friends about not sharing your info with others on their social media

• Make sure you check your medical Explanation of Benefits when you receive them...making sure that all procedures or medical appointments actually belonged to you

• Make sure you reconcile your bank statements regularly and in a timely manner (read your financial institutions depository agreement to know the time limit you have to report any discrepancies). The same goes for your credit card statements.

• Review your yearly notice from the Social Security Administration to make sure the numbers being reported only belong to you.

• Get a copy of your free credit bureau reports from the 3 credit bureaus.. Equifax, Experian, and Transunion. You can go online to www.AnnualCreditReport.Com to order your free reports.
  Suggestion, order one...wait 4 months order the next one...wait 4 months and order the 3rd one
iC3 = Internet Crime Complaint Center

• The Internet Crime Complaint Center is a partnership between the Federal Bureau of Investigation (FBI) and the National White Collar Crime Center (NW3C). It was started as a means to receive Internet related criminal complaints and to further research, develop, and refer the criminal complaints to federal, state, local, and international law enforcement for further investigation if deemed appropriate.

• iC3 accepts online Internet crime complaints from either the actual victim or from a 3rd party to the complainant. They request accurate and complete information and will need the following provided:
  - Name
  - Mailing Address
  - Telephone Number
  - Name, address, telephone number, and web address, if available, of the individual or organization you believe defrauded you
  - Specific details on how, why, and when you believe you were defrauded
  - Any other relevant information necessary to support the complaint
Fake Caller ID Numbers

- Fraudsters/con artists are using phony caller ID numbers to solicit personal information and money. This is called “spoofing” which allows the fraudsters to convince the victim that they are receiving calls from a bank, a credit card company, a family member or friend in trouble, or a collection company, or the IRS, or even from law enforcement.

- IRS calling because you failed to fill out your last income tax return properly and they need some personal information and if you don’t provide it you will be audited.

- Law Enforcement is calling because they have a warrant for your arrest because you did not show up for jury duty and if you don’t want them to act on the warrant you need to provide them with some personal information.
Words of Wisdom

• If it sounds too good to be true.....guess what....IT IS!!!

• There is no free lunch...sometimes maybe, but only if a friend is buying!

• Out of the kabillion people in the world you aren’t going to win the Australian Lottery, or the El Gordo Lottery, or the Costa Rican Lottery, or the Canandian Lottery, or so on and so on!

• If someone tells you...you have to do it today, have to do it now, can’t wait until tomorrow.... pretend you are a horse being asked to jump over a fence and put your hooves solidly in the ground....get someone else in the boat with you...you are never too old to ask for help.

• Believe in your intuition, your gut, or ESP...whatever you want to call it...it was given to you for a reason...Trust in it!

• Trust, but Verify, Verify Again, and Verify Again!
Be Aware of these Frauds

- Affinity Frauds
- Ponzi Schemes / Pyramid Schemes
- Check Over Payment
- Work from Home
- Sweepstakes / Lottery
- Iraqi Dinar / Vietnamese Dong
- Debt Collectors
Resources for Additional Info on ID Theft/ID Fraud

Federal Trade Commission – www.FTC.GOV (both consumer and commercial fraud information)
  – “Take Charge: What to do if your Identity is Stolen”

U.S. Postal Inspection Service
  – https://postalinspectors.uspis.gov

Federal Bureau of Investigations
  – www.FBI.gov

U.S. Secret Service
  – www.secretservice.gov
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