

ID Theft

How to Avoid it and How to Fix It



VIRGINIA TINOCO, CRIME PREVENTION OFFICER, VC SHERIFFS OFFICE

APRIL REMNANT, AVP DELIVERY SYSTEMS, VC CREDIT UNION

ARTURO ZARAGOZA, BRANCH MANAGER, VC CREDIT UNION

Virginia Tinoco



CRIME PREVENTION OFFICER

VENTURA COUNTY SHERIFFS OFFICE

Content

- What identity theft?
- How your personal information is obtained/used
- Common SCAMS
- How to protect yourself



What is identity theft?

When someone uses your personal information, i.e. your name, Social Security number, or credit card number, without your permission, to commit fraud or other crimes.

Identity theft defined:

- The unauthorized use or attempted use of existing accounts
- The unauthorized use or attempted use of personal information, to open a new account or for other fraudulent purposes.

Identity theft is a crime.



How your information is obtained?

- Stealing of your wallet & purses
- Mail taken from your mailbox
- Digging through your trash
- Computer hacks
- Business records theft – where you are a customer, employee, patient or student
- Criminals pose as legitimate companies or government agencies
- Social Media



How your information may be used

- Charges created to existing credit accounts
- Open new accounts in your name
- Use existing accounts in your name and write bad checks
- Establish phone, wireless, or other services in your name
- Use your debit cards or counterfeit checks to drain your account
- Take out loans in your name
- File taxes in your name



Common SCAMS

- Medicare Scam
- Grandparent Scam
- Verizon Virus Scam
- DEA Scam
- Microsoft
- Lottery Scams
- Sheriff's Warrant
- IRS/Tax Scam



From: Internal Revenue Service [mailto:admin@irs.gov]
Sent: Wednesday, March 01, 2006 12:45 PM
To: john.doe@jdoe.com
Subject: IRS Notification - Please Read This .



After the last annual calculations of your fiscal activity we have determined that you are eligible to receive a tax refund of \$63.80. Please submit the tax refund request and allow us 6-9 days in order to process it.

A refund can be delayed for a variety of reasons. For example submitting invalid records or applying after the deadline.

To access the form for your tax refund, please [click here](#)

Regards,
Internal Revenue Service

© Copyright 2006, Internal Revenue Service U.S.A. All rights reserved..

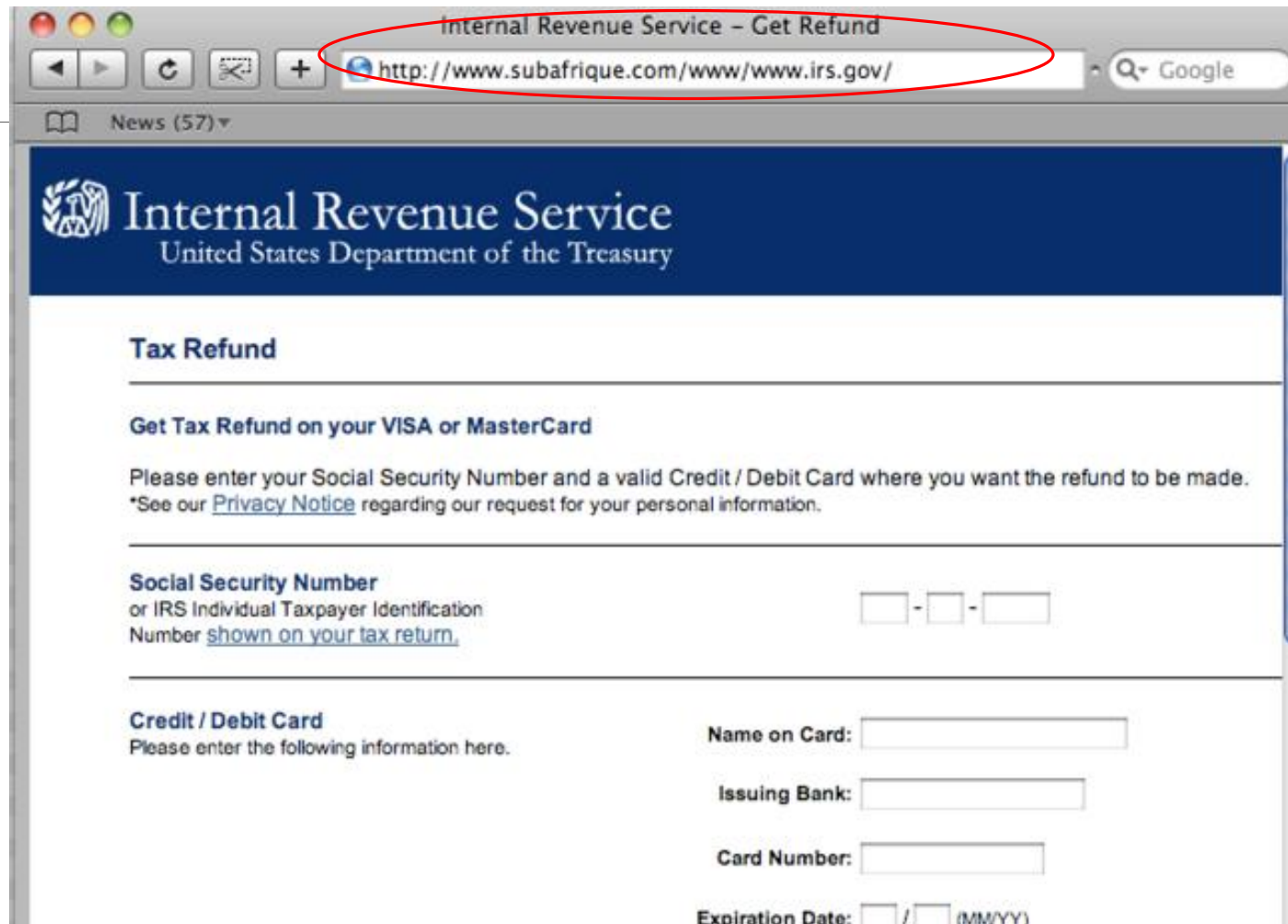
Sample of a phishing

The IRS never initiates communication via email or telephone

Image by irs.gov




If you clicked on the link:



Internal Revenue Service – Get Refund

http://www.subafrique.com/www/www.irs.gov/

News (57) ▾

 **Internal Revenue Service**
United States Department of the Treasury

Tax Refund

Get Tax Refund on your VISA or MasterCard

Please enter your Social Security Number and a valid Credit / Debit Card where you want the refund to be made.
*See our [Privacy Notice](#) regarding our request for your personal information.

Social Security Number
or IRS Individual Taxpayer Identification
Number [shown on your tax return.](#)

- -

Credit / Debit Card
Please enter the following information here.

Name on Card:

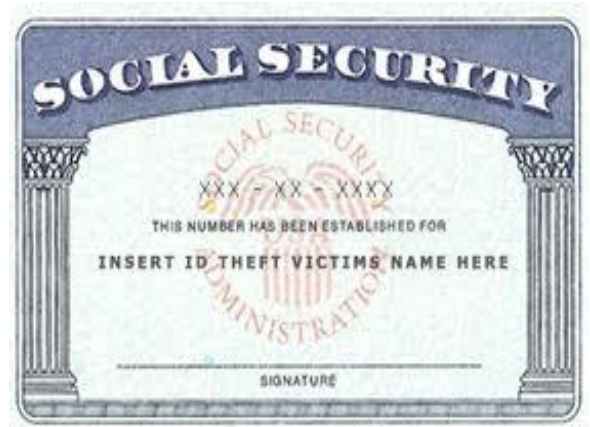
Issuing Bank:

Card Number:

Expiration Date: / (MM/YY)

How to Protect Yourself

- Never carry your Social Security card
- Install a mailbox that has a lock and is secured
- Shred, Shred, Shred!
- Video cameras, sensor lights and an alarm system at home
- Bring your trash in and out the day of pick up
- Know who you're doing business with



Useful Tips

- **Stop pre-approved card offers, junk mail**
 - www.usa.gov/telemarketing
 - Opt-out with current relationships
- **Do Not Call List**
 - 1-888-382-1222
 - <https://donotcall.gov/>
- **Reporting a Scam**
 - Call FTC at 1-877-FTC-HELP (1-877-382-4357)
 - Online at ftc.gov/complaint

Your complaint can help protect other people. It really makes a difference.



April Remnant



AVP DELIVERY SYSTEMS

VENTURA COUNTY CREDIT UNION

Data Breaches

Figure 1: Industry Sectors
Percentage of Overall Breaches

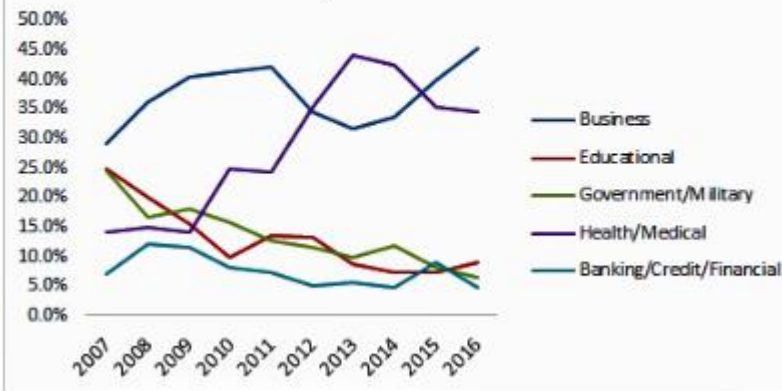
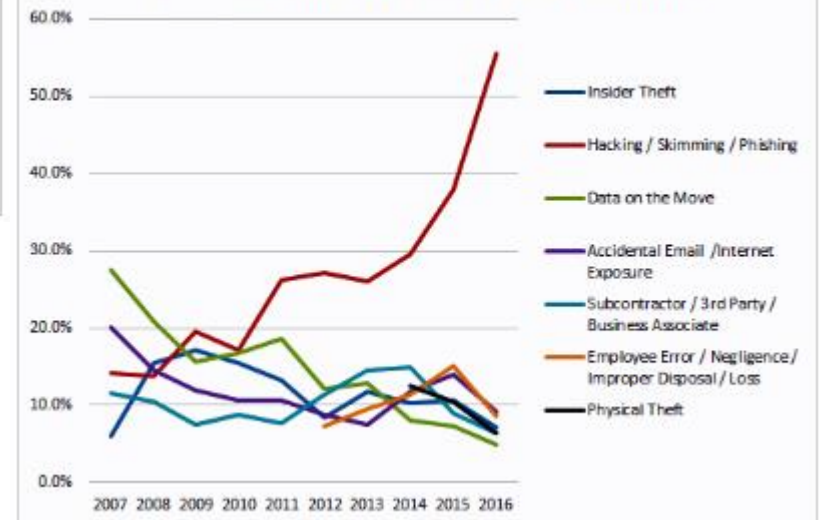


Figure 2: Data Breach Incidents by Type of Occurrence



SALLY BEAUTY

Neiman Marcus

OMNI®



Michael's



Skimming Devices

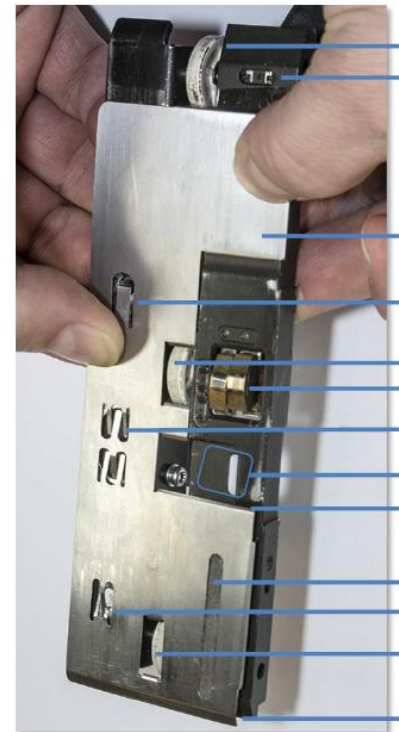


The side cut out is not visible when on the ATM.





Anti-Skimming / Shimming



What is EMV / Chip Cards?

E = Europay / **M** = MasterCard / **V** = Visa

- Developed in 1994, it is the technical standard for computer chip-based cards and terminals worldwide
- Practically every country in the world has transitioned except the U.S.
- U.S. is expected to transition 1.2+ billion cards and 8 million POS terminals to meet new requirements
- 58% of MasterCard branded cards are chip.
- 40% of POS and 44% of ATM transaction are chip processed transactions.



How to Protect Yourself

- Be ALERT!
- Always cover your hand when entering your PIN...
 - At the ATM
 - At the grocery store
 - At Fuel Station
 - EVERYWHERE!
- Mobile Pays – Believe it or not, they are **SECURE!**
- Check your accounts OFTEN!
- Never respond to an offer online for ‘free’ items ... *‘all you have to do is pay the shipping...’ NO, please don’t do it!!!*



What to do when you have Fraud...

- **Alert your financial institution immediately**
 - You have 2 statement cycles to dispute transactions
 - The card must be closed and new card reissued.
- Provisional credit given within 10 days of notice to FI
- Case closed within 45 or 90 days, depending on transaction type
- Disputes (*authorization to use card previously provided...*)
 - Must prove 'attempt to resolve'
 - Keep all documentation (contracts, receipts, dates/times of correspondence)
 - If you agreed...



Arturo Zaragoza



BRANCH MANAGER, VENTURA

VENTURA COUNTY CREDIT UNION

Responsibilities

- Keep your debit & credit cards, checks and FI account information safe and secure
- Report in a timely manner (ASAP, but no more than 60 days)
- Help in the investigation



How to Protect Yourself After ID Theft

- Checks
 - To find out if the identity thief has passed bad checks in your name, call SCAN at 1-800-262-7771
- Calls from Debt Collectors
 - Tell the debt collector that you are the victim of identity theft. Send the collector a follow-up letter include a copy of your police report and of any documents you've received from the creditor. Write in your letter that you are giving notice to a claimant under California Civil Code section 1798.93, subsection (c)(5) that a situation of identity theft exists. Send the letter by certified mail, return receipt requested. If the debt collector is not the original creditor, be sure to send your letter within 30 days of receiving the collector's first written demand for payment.

How to Protect Yourself After ID Theft (cont.)

- Mail Theft

- Notify the Postal Inspector if you think an identity thief has stolen your mail or filed a change of address request in your name.

- Social Security Theft

- If you suspect that someone else has claimed unemployment benefits using your Social Security number, call the California Employment Development Department's toll-free Fraud Hotline at 1-800-229-6297

- Stolen DMV-Issued Card

- Immediately contact your local DMV office to report the theft. Ask them to put a fraud alert on your license. Then call the toll-free DMV Fraud Hotline at 1-866-658-5758. If the thief is using your license as ID, you may want to change your license number.

Tips on Organizing Your Case

- Follow up in writing with all contacts
- Keep copies of all correspondence
- Write down the name of anyone you talk to, what they said and the date
- Keep the original supporting documentation
- Create a filing system for easy access to your paperwork
- Keep old files even if the case has been “Closed”



Resources

Annual Credit Report

www.annualcreditreport.com

Credit Bureaus

- | | | |
|--------------|---|-----------------|
| • Equifax | http://www.equifax.com/ | 1(800) 685-1111 |
| • Experian | http://www.experian.com/ | 1(888) 397-3742 |
| • Transunion | http://www.transunion.com/ | 1(800) 916-8800 |

• Reporting a Scam

- Call FTC at 1-877-FTC-HELP (1-877-382-4357)
- Online at ftc.gov/complaint



Questions?



Thank you!

Virginia Tinoco - Virginia.Tinoco@ventura.org

April Remnant – Aremnant@VCCUonline.net

Arturo Zaragoza – Azaragoza@VCCUonline.net

Pattie Braga – Pbraga@VCCUonline.net

Next presentations:

- July 18th – Getting Your Kids Off on the Right Financial Foot
- August 3rd – Living Trust and Estate Planning
- September 14th – Building and Rebuilding Your Credit
- November 7th – First Time Homebuying

