



# Identity Theft: How to Protect Yourself From Scammers

Sound Credit Union  
May 26, 2021



GREENPATH

FINANCIAL WELLNESS

is a nationwide non-profit that provides financial education and tools for people to lead *financially healthy lives*.

# GREENPATH SERVICES



FINANCIAL  
ASSESSMENTS



HOUSING  
COUNSELING

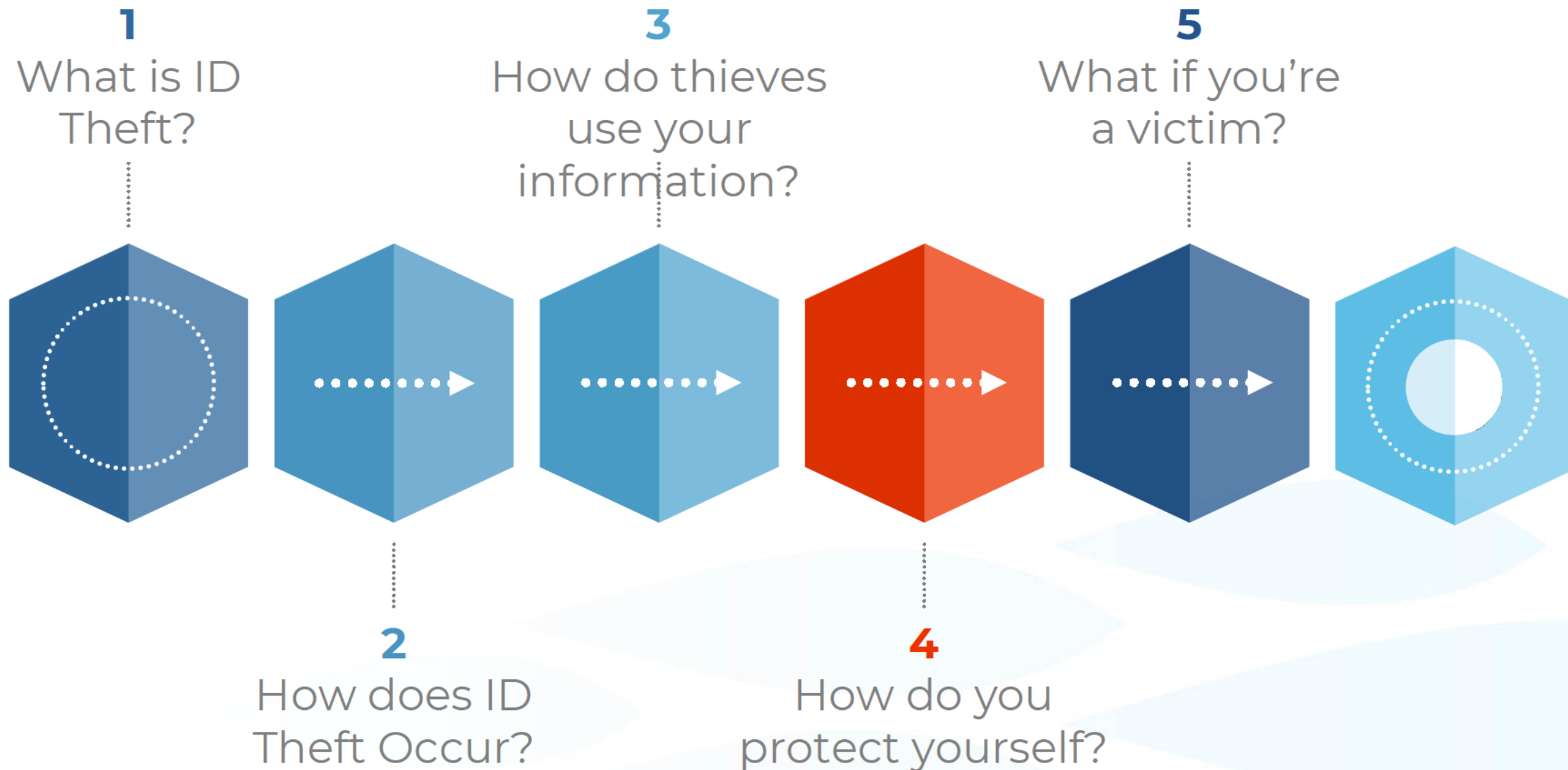


CREDIT REPORT  
COUNSELING



DEBT  
MANAGEMENT

Learn more at: [soundcu.com/greenpath](https://soundcu.com/greenpath)





# 1 What is ID Theft?



3  
How do thieves  
use your  
information?

5  
What if you're  
a victim?

2  
How does ID  
Theft Occur?

4  
How do you  
protect yourself?

6  
FAQ's



# What is ID theft?

The crime of using another person's personal information, credit history or other identifying characteristics in order to make purchases or borrow money without that person's permission.

## Computer Crime

Data is stolen during your online activities

## Personal Betrayal

A friend, relative, employee or stranger steals your data

## Document loss

Wallet, checkbook, credit cards, or mail is lost or stolen

## Business Leaks

Information is stolen and exploited from a place where you've done business

**1**

What is ID Theft?



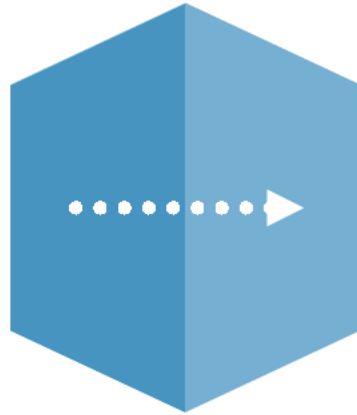
**3**

How would thieves use your information?



**5**

What if you're a victim?



**2**

How does ID Theft Occur?



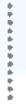
**4**

How do you protect yourself?



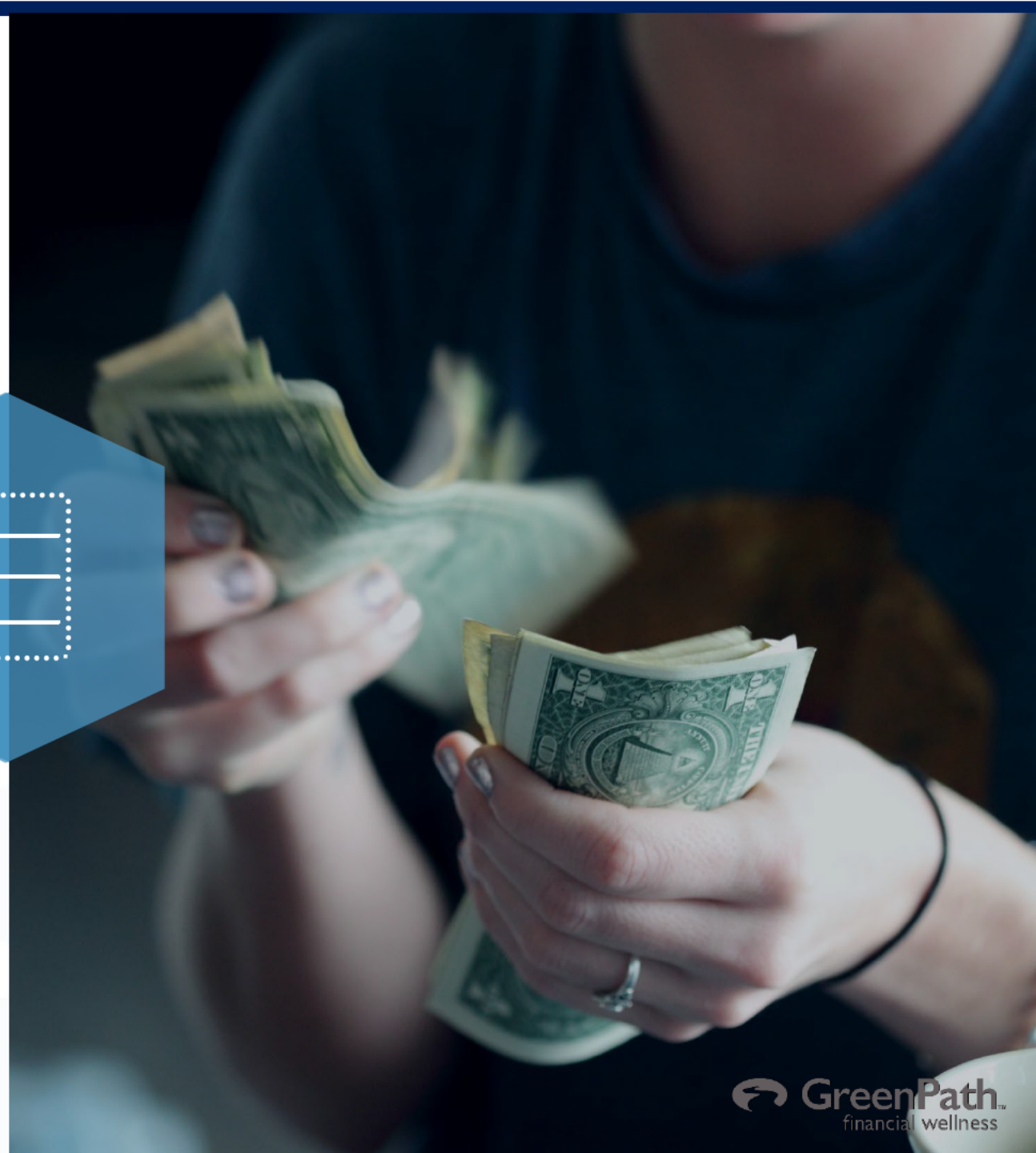
**6**

FAQ's





- Steal wallet, mail
- Dumpster dive
- Rob house or business
- Email scams
- ATM, credit card skimming
- Corporate data breaches
- Pharming
- Phishing





## **PHARMING:**

A process that steals information from unsuspecting internet users



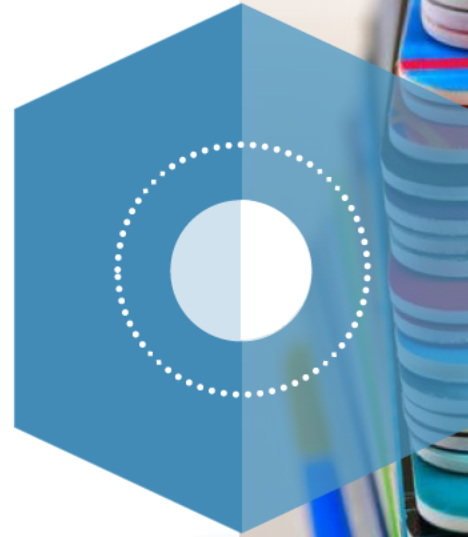






# PHISHING

A practice that online fraudsters use to “fish” for confidential passwords and financial data from the “sea” of internet users using email.



Original Message

From: Wells Fargo Online [mailto:onlinebanking@wellsfargo.toxement.com.co]

Sent: Tuesday, August 07, 2012 9:58 PM

To: O'Brien, Aimee

Subject: Alert: You Have (1) New Security Message

Wells Fargo is constantly working to ensure security by regularly screening the accounts in our system. We recently reviewed your account (error code : 00562), and we need more information to help.

How can I restore my account access ?

Click Here, <http://www.isrjapan.jp/wp-content/themes/wells/www.wellsfargo/online.htm> login and complete the next step to "Your Security Questions."

Completing all of the informations required will automatically restore your account access.

You will be redirected to a secure, private Wells Fargo server on a random port due security issues.

Wells Fargo, N.A. Member FDIC.

© Wells Fargo Corporation. All rights reserved.



**1**

What is ID Theft?



**3**

How do thieves use your information?



**5**

What if you're a victim?



**2**

How does ID Theft Occur?



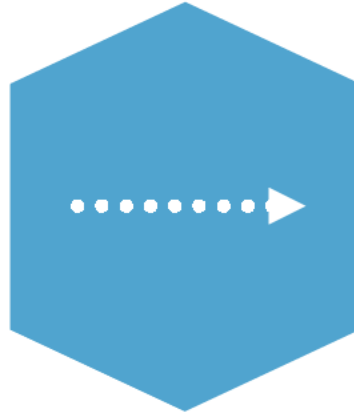
**4**

How do you protect yourself?



**6**

FAQ's



# How Do ID Thieves Use Your Information?



- BUY MERCHANDISE
- OPEN NEW ACCOUNTS
- ESTABLISH SERVICES IN YOUR NAME
- TAKE OUT LOANS/OPEN ACCOUNTS
- OBTAIN A PASSPORT, INSURANCE OR ID
- SELL YOUR INFORMATION

**1**

What is ID Theft?



**3**

How do thieves use your information?



**5**

What if you're a victim?



**2**

How does ID Theft Occur?



**4**

**How do you protect yourself?**



**6**

FAQ's



# MONITOR YOUR CREDIT REPORT

[annualcreditreport.com](https://annualcreditreport.com)

Central Source LLC  
P.O. Box 105283  
Atlanta, GA 30348-5283  
**Phone: 877-322-8228**



You can receive your credit  
report **ONLINE** or by **MAIL**

# MONITOR YOUR CREDIT REPORT




All about credit reports   Request yours now!   What to look for   Protect your identity   Free

## Don't be fooled by look-alikes.

Many sites promise credit reports for free. AnnualCreditReport.com is the only official site explicitly directed by Federal law to provide them.

[Request your free credit reports at AnnualCreditReport.com](#)

SPOT IDENTITY THEFT   GOOD CREDIT   **DON'T BE FOOLED**   MORE THAN A 5



credit reports matter.

credit reports may affect your mortgage rates, credit approvals, apartment requests, or even your application.

Reviewing credit reports helps you catch signs of identity theft early.

[Request your free credit reports](#)

**FREE Credit Reports.** Federal law allows you to:

- Get a free copy of your credit report every 12 months from each credit reporting company.
- Ensure that the information on all of your credit reports is correct and up to date.



## USE STRONG PASSWORDS

- Mix it up – different for each account
- On your phone and computer too
- Use a passphrase instead of a password

*NowIsTheTimeForPumpkins1999*





# Be Vigilant

- Steer clear of suspicious websites and links
- Don't give out your personal info to a caller, or through email
- Delete unknown emails and don't download attachments
- Protect your personal documents – shred!
- Limit your exposure



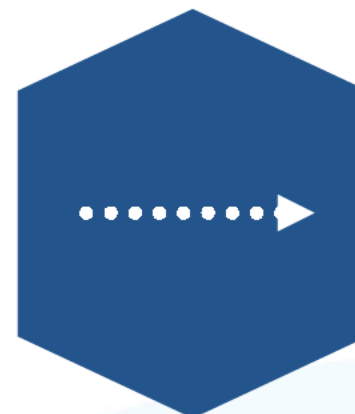
**1**  
What is ID  
Theft?



**3**  
How do thieves  
use your  
information?



**5**  
**What if  
you're a  
victim?**



**2**  
How does ID  
Theft Occur?




**4**  
How do you  
protect yourself?




**6**  
FAQ's

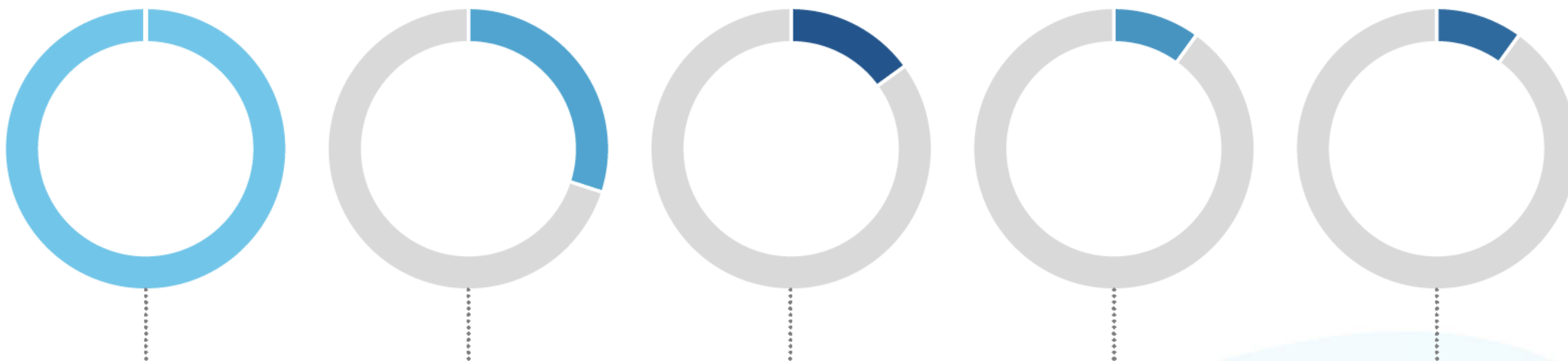




How would  
you know?

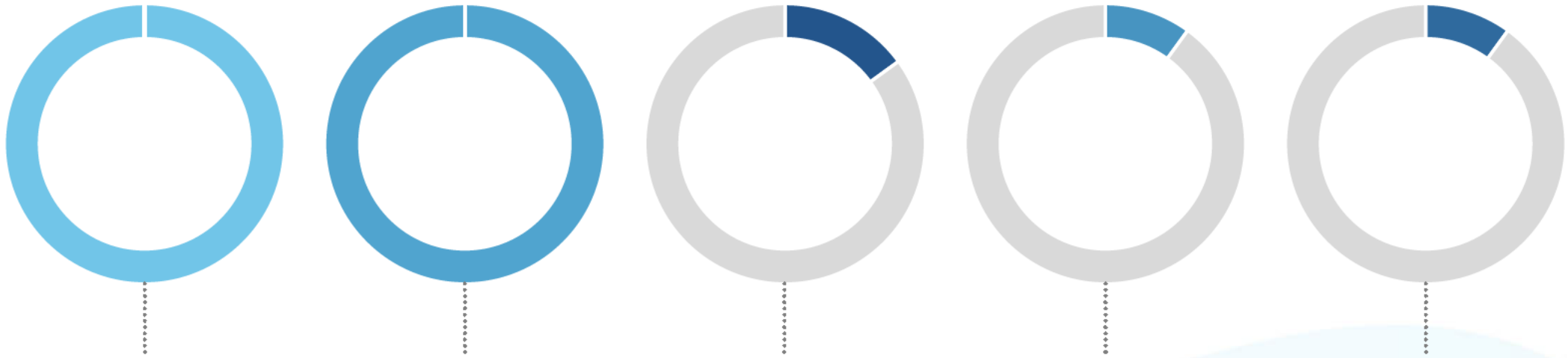
- 
- Unexplained charges
  - Not receiving bills
  - Receiving credit cards you didn't order
  - Denied credit for no reason
  - Inaccuracies on credit report
  - Collection calls

# TAKE ACTION



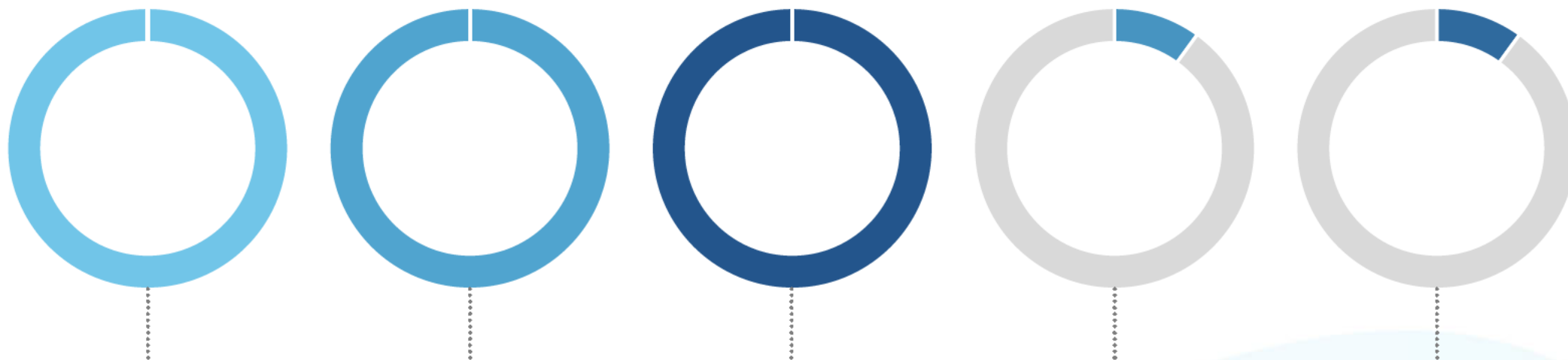
Contact Government Authorities – **identitytheft.gov**

# TAKE ACTION



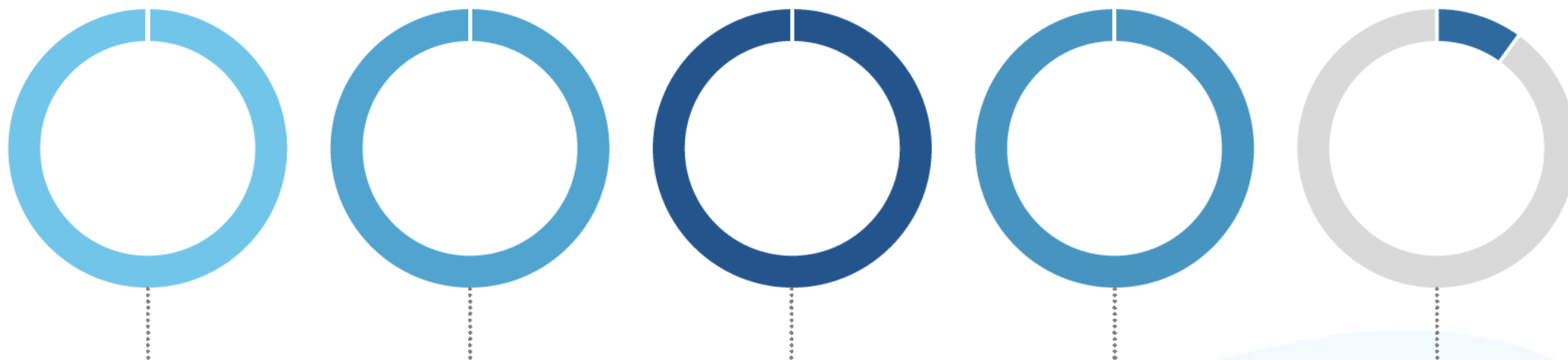
Contact Creditors and Financial Institutions

# TAKE ACTION



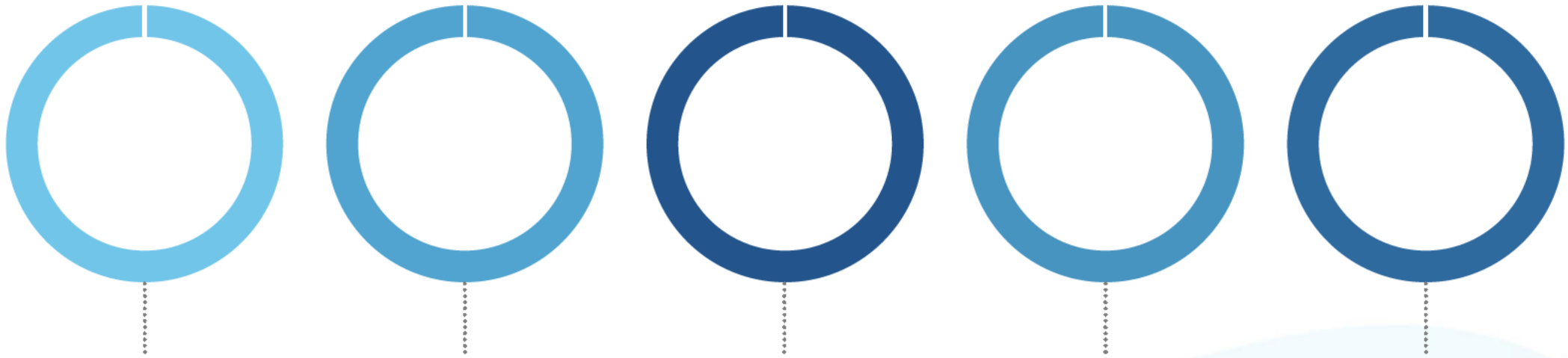
Contact the Credit Bureaus

# TAKE ACTION



Contact Local Authorities

# TAKE ACTION



Maintain Good Records & Follow-up





**Know your rights**

**Be an educated  
consumer**

**A note on other scams...**

A background image of a woman with glasses and her hair in a bun, wearing a blue striped shirt. She is holding a credit card and looking at it. The setting appears to be a kitchen with shelves in the background.

**TAKE  
ACTION**

# Questions? Contact us!



[info@soundcu.com](mailto:info@soundcu.com)



[soundcu.com](http://soundcu.com)



800.562.8130

# Thank you!

