

Financial Ratings Series

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& Grey House Publishing

Financial Literacy: Planning for the Future

# Protect Yourself from Identity Theft

2018



GREY HOUSE PUBLISHING



# Financial Literacy: Planning for the Future Protect Yourself from Identity Theft







# Financial Literacy: Planning for the Future Protect Yourself from Identity Theft

2018 Edition

A pile of US dollar bills, including \$100 and \$50 bills, is scattered across the bottom of the page. The bills are overlapping and fanned out, creating a textured border at the base of the text.

GREY HOUSE PUBLISHING



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# Welcome!

Grey House Publishing and Weiss Ratings are proud to announce the second series of guides in their popular *Financial Literacy* series, *Planning for the Future*. Each volume in this series provides readers with easy-to-understand guidance on how to manage their finances. This new eight-volume set provides helpful guidance for readers who are ready for the next step in their financial planning—starting a family, buying a home, weighing insurance options, protecting themselves from identify theft, planning for college and so much more. Designed as a complement to *Financial Literacy Basics*, *Financial Literacy: Planning for the Future* takes readers even further towards their financial goals.

Written in easy-to-understand language, these guides take the guesswork out of financial planning. Each guide is devoted to a specific topic relevant to making big decisions with significant financial impact. Combined, these eight guides provide readers with helpful information on how to best manage their money and plan for their future and their family's future. Readers will find helpful guidance on:

- Financial Planning for **Major Life Events: Living Together, Getting Married & Starting a Family**;
- **Buying a Home** for the First Time & Mortgage Shopping;
- **Insurance Strategies** to Protect Your Family;
- Making the Right **Healthcare Coverage** Choices;
- Protect Yourself from **Identify Theft**;
- Steps for **Career Advancement**;
- Saving for Your **Child's Education**; and
- **Retirement Planning** Strategies & the Importance of Starting Early.

Filled with valuable information alongside helpful worksheets and planners, these volumes are designed to point you in the right direction toward a solid financial future, and give you helpful guidance along the way.



# Planning for the Future: Protect Yourself from Identity Theft



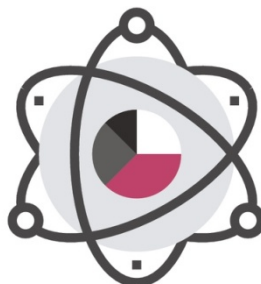
## Introduction

You might think that identity theft is strictly an Internet-era phenomenon, but the term actually

entered the English language as early as 1964. By the mid-twentieth century, people in developed nations had sizable “paper trails” of financial, medical, and government records, and the crime of identity theft began to emerge. Today, with the spread of electronic business and the Internet, it has become easier and more convenient than ever to take care of the details of life at any time and on the fly. But there is a corresponding greater risk, too, that someone might intercept our personal details for harmful ends.

The law defines identity theft as falsely using someone else’s personal information, including their name, date of birth, Social Security number, credit card numbers, ATM code, electronic signature, and passwords which protect financial information like electronic banking or e-payment sites.

This short guide is meant to educate you about different kinds of identity theft and to help you understand strategies to protect yourself. It will provide you with tips about how to secure your personal, financial, and electronic data, and give you an overview of how to conduct business—personal and professional—more safely in the 21st century.



## Types of Identity Theft

The first step in protecting yourself against identity theft is knowing where and how you could be vulnerable. Identity theft can be divided into several categories.

- **Financial identity theft** is by far the most common category. In this type, the thief uses stolen credentials to access a person’s monetary assets. This can be something as straightforward as a stolen ATM card, for example. A more elaborate scheme is one in which a thief



takes out loans under the stolen identity.

Many identity thieves are seeking a borrowed identity. For example, an undocumented worker or a person wanting to remain anonymous might use a stolen name, Social Security number, and date of birth in order to get a job or open a bank account. This kind of activity can go on for years undetected, especially when the thief wishes to keep a low profile. Even though in some cases this causes no negative effects, it can leave a person legally or financially liable.

- **Child identity theft** is a variation of a borrowed identity scheme where a criminal obtains a child's name and Social Security number for purposes of fraudulently getting a job, opening a bank account, or even obtaining a driver's license. This kind of identity theft can go on for years undetected, as parents have no reason to monitor activity of a minor's Social Security card. Studies have shown this is surprisingly common, and a growing problem.
- **Medical identity theft** is when a criminal uses a stolen identity to receive medical treatments

or prescription drugs. This is closely related to insurance theft, where a criminal with your insurance information seeks insurance payouts in your name. In addition to the financial and legal risks, these forms of identity theft can jeopardize a person's medical history. It can fill the person's medical records with inaccurate information which makes it harder for doctors to deliver accurate care.

- **Social engineering**, broadly, is manipulating others to gain information or bypass security. For example, a person might show up at an office claiming to be a delivery or repair person, hoping to talk their way into a non-public area. This can overlap with identity theft when someone uses borrowed credentials — a borrowed name, or even a swiped employee ID — to gain access. Phishing is an important identity theft technique to guard against, discussed below.
- **Real estate fraud** is when a criminal uses a person's identifying details to alter property ownership records. These changes can lie dormant for years and be extremely difficult to prove after the fact. There have even been cases



where people have been evicted from their own homes as a result of these schemes.

- **Elder identity theft** is notoriously difficult to combat. Millions of senior citizens are the victims of identity theft each year, and they are a growing target for thieves, for several reasons. First, many seniors have accumulated considerable amounts of funds and assets over their working lives for their retirements. Second, many elderly persons are unfamiliar or uninterested in the complexities of modern technology that make identity theft possible. Third, many senior citizens suffer from dementia and other cognitive declines that make them especially vulnerable.



## Securing Your Social Security Number

Your nine-digit Social Security number (SSN) is one of the most important pieces of information associated with you. With only your name and SSN, someone can impersonate your identity for purposes of getting a job. A clever and determined thief can use that

information to access your banking information or even alter property and home ownership records in your name. Unlike a credit card number, your Social Security number follows you around your entire life, and a compromised Social Security number can be difficult or impossible to replace.

★ An easy thing you can do to protect your Social Security number is to keep the actual Social Security card someplace safe, like a locked box of records at home. Don't carry your Social Security card in your wallet!

Also be careful where you give out your number. There are only a few cases where you are required to give out your Social Security number. These include:

- Applying for a job;
- Opening a bank account;
- Filing your taxes;
- Applying for a Student Loan;
- State government paperwork like child support, Medicaid, and Unemployment Compensation; and
- Federal government paperwork like savings bonds and workers' compensation.





You do not have to give out your social security to private businesses to access their services. This includes doctors as well as utilities like the power company and your Internet provider. Sometimes, a business will ask for your Social Security number as a personal identifier for their records. In this case, you can offer your driver's license number, passport number, student ID number, etc. instead.

There are some scammers who will pose as bill collectors or utility companies and ask you for your Social Security number. You should never give out your number to anyone who seems suspicious. If you're not sure, ask the person the following questions:

- Why do you need my Social Security number and how will it be used?
- What happens if I refuse to give you my number for safety reasons?
- What law requires me to give out my Social Security number?

If a person can't easily answer these questions, or you're suspicious about their answers, don't give them your number!

## How to Check Your Social Security Number for Fraudulent Activity

The Social Security Administration has an online system called "My Social Security." You can access it at <https://www.ssa.gov/site/signin/en/>.

After creating an account to verify your identity, you will be able to track all activity on your SSN!

## The Equifax Breach

In 2017, computer hackers infiltrated the database of the consumer credit reporting company Equifax. Many experts called this the biggest security breach in history, with the personal information of millions of people leaked to hackers.

In response, Equifax created a website where customers can enter their last names and the last six digits of their Social Security numbers. The website will indicate whether or not their personal information may have been among those that were stolen.

For more, see [www.equifaxsecurity2017.com/](http://www.equifaxsecurity2017.com/)







## Securing Your Home Computer

It's possible to do an amazing amount of

personal business online these days — banking, bill-paying, tele-work, job interviews, and even college courses can be conducted entirely online. Of course, with all this power, there comes the responsibility to protect your data. It only takes a single vulnerability for someone to steal your data and potentially your whole identity.

Buying a computer from a reputable name brand manufacturer is recommended. Apple, Asus, Dell, HP, and Lenovo are all established brands. If you buy a computer from a smaller off-brand manufacturer, there is always a risk it could come pre-installed with spyware.

This is also important if you are ever buying a replacement keyboard for your computer. In late 2017, it was discovered that an off-brand keyboard manufacturer in China had built a special “key logger” chip inside the keyboard, which would secretly transmit all text typed (all your logins!) to a remote server on the Internet. If you need a replacement keyboard, stick to one from a major manufacturer: Logitech, Microsoft, and Razer are all safe, popular

manufacturers of aftermarket keyboards. Of course, the computer manufacturers mentioned above are safe sources, too.

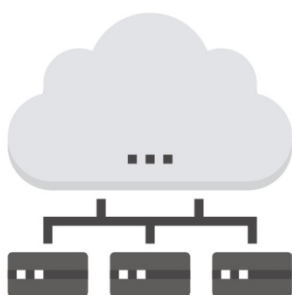
### Ten Largest Laptop Brands

- Acer
- Apple
- Asus
- Dell
- HP
- Lenovo
- Microsoft
- MSI
- Razer
- Samsung

Source:  
<https://www.laptopmag.com/articles/laptop-brand-ratings>



As for wireless keyboards, it is safest to just not use them! There is no guarantee of encryption over the transmitted keyboard signal, and even wireless keyboards from major manufacturers can easily be spied on. These keyboards are popular with home theater PCs, and they might be okay if you are just trying to look up movies on Netflix, but if there is any chance you might be using the keyboard to login to a sensitive personal account like your email, then you shouldn't take the risk.



## Home Network Safety

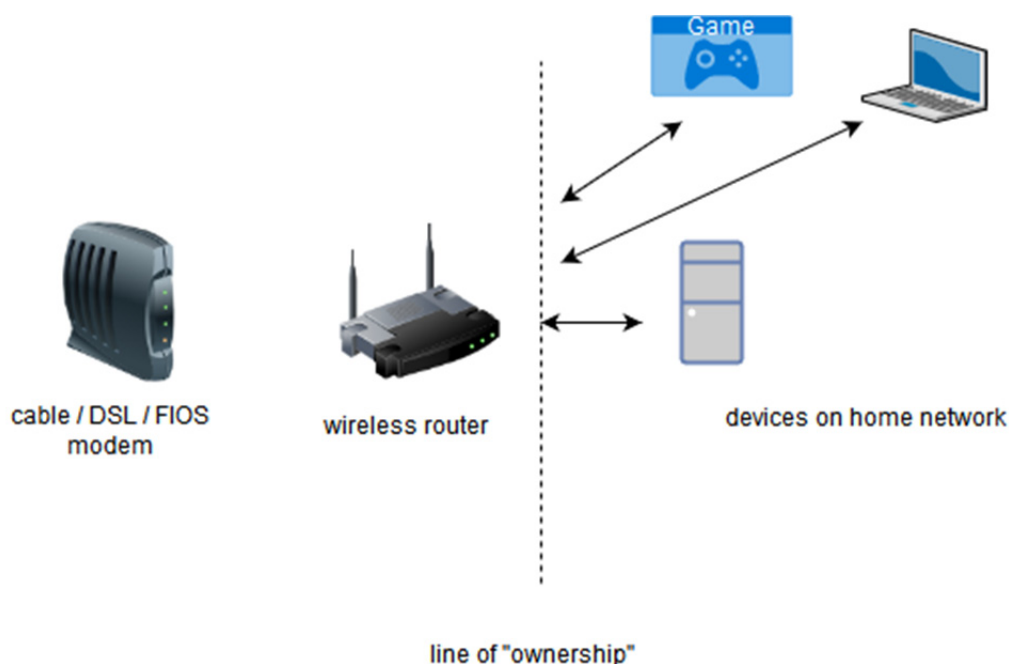
Your Internet service provider (ISP) connects you with the

Internet by way of a device generically known as a modem (modulator - demodulator). This device bridges your home network with a cable, DSL, fiber-optic, or satellite connection to the Internet. Your Internet provider

might also provide you with a second box called a wireless router (it has one or two small antennas on it). It is also possible that the modem and wireless router functions might be combined into a single box.

In either case, this router device directs all traffic between the Internet and the individual devices on your home network (laptops, desktop PCs or home theater PCs, game consoles, tablets, etc.) This allows the router to see any unencrypted on your home network. If you share photos between an iPad and TV, it goes through the router. If you bring home documents from the office and copy them from a laptop to a home computer, those documents have to travel wirelessly (or via a network cable) through the router box. File transfers on a home network are usually not encrypted, and this means those documents can potentially be seen by your Internet provider. It also means anyone at the Internet provider's end can connect to your home network as if they had your wi-fi password. This lets a malicious user get "in the front gate" of your home network, making it much easier to attack individual systems.



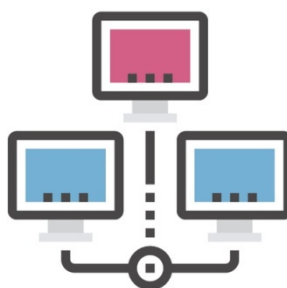


An inexpensive way to protect the privacy of the traffic on your home network is to connect a second router, which typically costs \$50-\$100 US. This lets you isolate all of your home traffic onto the second router you personally control, without exposing it to the Internet provider (and potentially malicious hackers).

An Internet search for “how to connect a second home router” will provide plenty of information. You might want a technically-inclined friend’s help, but it probably won’t be necessary. They aren’t difficult to set up, and it should only take a few minutes.

Some people choose to add a second internal “guest” router, for example to allow visiting guests to use wi-fi without exposing the private home network. This can make sense in a

group house situation where you might not personally know everyone who will be using your wi-fi.



## Virtual Private Networks (VPNs)

A Virtual Private Network (VPN) is a private encrypted “tunnel” to the Internet, usable on a home or public network. A VPN is typically a subscription-based service — NordVPN (<https://nordvpn.com/>) and IPVanish (<https://ipvanish.com/>) are two popular providers — that typically costs a few dollars a month. When you use the VPN, all of your Internet traffic, including the addresses and contents of sites you



visit, is hidden and encrypted from outsiders.

If you ever use public wi-fi networks, like those at coffee shops, hotels, and airports, to do business, it is highly recommended to make the investment in a VPN subscription. There should be little expectation of privacy when using public wi-fi networks, which can be thought of as bunch of strangers sharing the same home network. It can be easy for a nosy stranger with a little technical knowledge to snoop on your browsing. Crowded airport and hotel lounges can be enticing for identity thieves, with potentially dozens of targets at any time.

A VPN is also a good thing to consider if you spend time doing business on public computers, such as in Internet cafes, libraries, or university computer labs. These computers will frequently “reset” themselves between users, clearing out personal data from the user session, but there is no guarantee of privacy.

Do be aware that some private networks (especially those in the workplace) might not want you running VPN software; be sure to check with your employer’s network manager before running a VPN on a work computer.

## Deregulating Net Neutrality

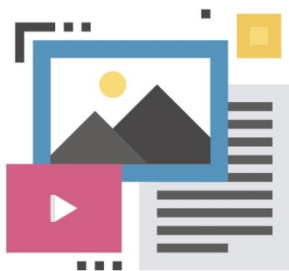
With the dismantling of net neutrality rules in 2017, there is no longer a thorough guarantee of privacy for data that travel across a router owned by an Internet service provider. For example, Verizon’s FIOS agreement states (in section 11.4):

*“We also will access and record information about your computer and Equipment's profile and settings and the installation of software we provide. You agree to permit us to access your computer and Equipment and to monitor, adjust and record such data, profiles and settings for the purpose of providing the Service.”*

Other Internet providers have similar language in their service agreements. It’s not *necessarily* intrusive, but think of a comparison. Suppose the electric company changed their policy to say that they now have the right to peek into your window to check if your lights are working. You would probably want a way to close the curtains!







## Internet Appliances

In the mid-2010s, an exciting array of Internet connected “smart

devices” for the home began to proliferate. Internet-connected webcams paved the way for “smart” refrigerators, thermostats, baby monitors, coffee makers, and lightbulbs. Digital “home assistants” have begun to appear, using voice recognition to allow users to look up online information or adjust appliances in the home.

From a data security and safety perspective, these gadgets are, almost universally, BAD NEWS.

The controller circuits built into these devices are inexpensive with little expectation of security. All computer hardware can have vulnerabilities that appear over time, but a bug that appears in a laptop or Internet connected gaming console can be fixed with a software patch. With a simple smart device like a Internet connected thermostat, there’s no way to apply a patch, and the vulnerability can remain for years, allowing an intruder to use the compromised device to snoop around a user’s home network.

Even with devices from major manufacturers, dangerous security

glitches have happened. In late 2017, there was a flaw with a number of Google Home Mini AI speakers, where the devices were accidentally broadcasting all overheard audio (not just specific command phrases) to servers at Google. If a hacker were able to gain control of one of these devices, they would have a way to constantly listen in on your conversations.

Does this mean “smart” devices should be avoided entirely? Not necessarily, but they should be approached with caution. Maybe you’re comfortable having an Internet-connected camera watching your driveway, but not monitoring your baby’s room. An AI speaker might be handy in a basement workshop where your hands are rarely free, but it might be too big of a risk to keep in the family room. Remember that every little personal detail can be potentially useful to a would-be identity thief. Before purchasing a smart device, talk to someone educated about computer security.



# Keeping Your Devices Secure

## Use Security Software

Install anti-virus software, anti-spyware software, and a firewall. Set your preference to update these protections often. Protect against intrusions and infections that can compromise your computer files or passwords by installing security patches for your operating system and other software programs.

## Avoid Phishing Emails

Don't open files, click on links, or download programs sent by strangers. Opening a file from someone you don't know could expose your system to a computer virus or spyware that captures your passwords or other information you type.

## Be Wise About Wi-Fi

Before you send personal information over your laptop or smartphone on a public wireless network in a coffee shop, library, airport, hotel, or other public place, see if your information will be protected. If you use an encrypted website, it protects only the information you send to and from that site. If you use a secure wireless network, all the information you send on that network is protected.

## Lock Up Your Laptop

Keep financial information on your laptop only when necessary. Don't use an automatic login feature that saves your user name and password, and always log off when you're finished. That way, if your laptop is stolen, it will be harder for a thief to get at your personal information.

## Read Privacy Policies

Yes, they can be long and complex, but they tell you how the site maintains accuracy, access, security, and control of the personal information it collects; how it uses the information, and whether it provides information to third parties. If you don't see or understand a site's privacy policy, consider doing business elsewhere.

Source: <https://www.consumer.ftc.gov/articles/0272-how-keep-your-personal-information-secure>







## Password Security

There are just a few key presses between you and your private

information. Choosing good passwords for your online accounts is one of the easiest yet most important steps you can take to secure your Internet information.

Many sites require you to choose a password of a minimum length (usually seven to ten characters) and a mixture of lower & upper case letters, numeric digits (0-9), and special characters like "#\$%\_-= " and so forth. Using more special characters, and making it as long as possible, make the password stronger and harder to guess.

A potential intruder might be a known person who tries to guess your password. It's important to avoid any passwords which include your name, the names of any family members or pets, anything that an intruder might be able to guess at by knowing you as a person. It's also possible that the intruder might be a remote hacker who has a whole list of encrypted passwords they are trying to break, using an automated "dictionary attack" that tests passwords against variations of common English words ("Apple123", "Orang3"). Anything that's too close to a regular word,

even with some characters substituted, is easy for a computer to guess.

### Be Creative

Think of a special phrase and use the first letter of each word as your password. Substitute numbers for some words or letters. For example, "I want to see the Pacific Ocean" could become 1W2CtPo.

Source:  
<https://www.consumer.ftc.gov/articles/0272-how-keep-your-personal-information-secure>

The most secure passwords come from an automated password generator. On the web, <https://strongpasswordgenerator.com> or <https://passwordsgenerator.net> are sites which will make a strong password composed of a random mix of letters, numbers, and special characters ("u;6,Atn[pDuxq,D'"). Most people can't remember a string of random characters like that, which means either writing them down or using a password manager app. Both of these options are discussed in **STORING YOUR PASSWORDS**, below.



Sometimes it's not possible or convenient to use a randomized password, especially if it's something that needs to be typed on a phone or tablet with a touch input, which cannot enter special characters as easily as a full desktop keyboard. In this case, a good alternative is to pick two unrelated English words ("elevator becoming" or "stovetop dentist"). It turns out that there are so many words in English that even a dictionary attack will have a very hard time decrypting this kind of password.



## Storing Your Passwords

Most people today have several important passwords they need to

remember. Anytime a password connects to a system with personal information — your email, your social media accounts, your work accounts — it's important to have a separate password for that system, not shared anywhere else.

Unless you have a remarkable memory, you will probably have to store your passwords somewhere outside of your own head. There are two approaches to this, writing down the passwords or using a password manager.

Writing down passwords sounds dangerous, but only if someone finds them. If they're written in a book that's kept in a safe location at home, the danger is minimal.

## Six Best Password Managers

- 1Password
- Dashlane
- KeePass
- LastPass
- RoboForm
- SplashID Safe

Source:  
<https://www.csoonline.com/article/3198507/security/the-6-best-password-managers.html>

If it's too inconvenient to type in long passwords all the time, or you don't trust having them written down, you can also use a password manager software tool. KeePass is one such tool, which is available for smartphones as well as Windows / Mac / Linux computers. A password



manager will automatically generate strong passwords for websites you visit and store them in a file, which is itself protected by a master password. This way, the user only needs to remember a single login. The disadvantage to a password manager is that your entire “keyring” is in a single place (on a single device). Either backups must be kept of the master file, or else the user risks losing all their passwords if they lose their phone. Also, if a hacker ever gained access to the master file, it could be disastrous.

## Don't Overshare on Social Networking Sites

If you post too much information about yourself, an identity thief can find information about your life, use it to answer ‘challenge’ questions on your accounts, and get access to your money and personal information.

Consider limiting access to your networking page to a small group of people. Never post your full name, Social Security number, address, phone number, or account numbers in publicly accessible sites.

Source:  
<https://www.consumer.ftc.gov/articles/0272-how-keep-your-personal-information-secure>

## Answering Security Questions



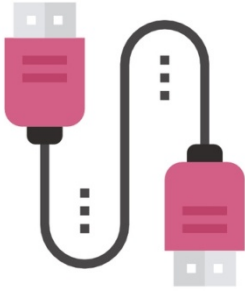
In addition to setting a password, many systems require you to choose

and answer one or more security questions to confirm your identity, in case you forget your password, or as an additional identity check over the telephone. Common security questions are: “What is your mother’s maiden name?” “Where did you go to elementary school?” “What is your favorite sports team?” and so forth. These questions are supposed to be easy for the user to remember, but difficult for a stranger to guess. Unfortunately, most of this information is easy to figure out for a determined criminal.

A better strategy is to invent a scheme of fake answers to security questions. Maybe your elementary school is “Narnia Clown College” and your favorite sports team is “Duke Ellington Quintet”.







## Phishing

Phishing (a play on words from “fishing”) is a broad group of malicious

techniques where a criminal attempts to divulge a person’s details by way of deceptive electronic communication, usually by email or chat message. Phishing attacks first gained popularity in the early days of the public Internet, in the mid to late 1990s, by way of so-called “419 scams” (named after the criminal code which prohibited them). The scammer would contact people by email, pretending to be the caretaker of a vast amount of wealth, and seek the would-be victim’s help in transferring the money into a U.S. bank account. This could play out over a long series of email conversations to gain a person’s trust before finally tricking them into giving out enough personal information (especially bank account details) to allow the scammer to steal their assets.

Phishing techniques have only grown more sophisticated in the years since. Phishers often use “bots” on social media to try to trick a person into exposing personal information. If you are a fan of social media sites like Facebook and Instagram, be mindful of how much of your life you expose, and who you share it with.

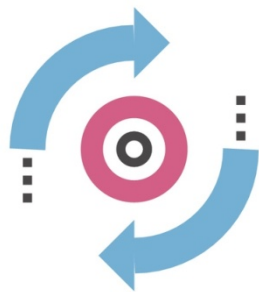
Personally targeted “spear phishing” attacks are a recent trend. Here, a criminal will gather personal information on a target and use it to construct a believable fake email or phone call. A criminal might learn the details of a target’s family and claim to have been in a car accident with “your brother Jim in Wyoming,” and insist a money transfer is urgently needed for medical reasons or to prevent legal problems. These schemes can be frightening and effective to someone who doesn’t know they are out there.

## One in 131 emails contained malware, the highest rate in five years.

-Symantec Internet Security Threat Report 2017

Identity thieves will also use forged copies of websites in order to trick users into handing over their credentials. Would you click on a link like <http://goog1e.com> or <http://paypals.net>? The risk of phishing is one reason using two-step verification (next section) is so important.





## Two-Step Verification

An important idea in computer security is so-called “two-step

verification,” also known as “two-factor authentication.” The idea is that accessing a system requires two things: something you have, and something you know. An ATM bank card is the most common form of two-step authentication. To use an ATM banking machine, you need a physical card with a magnetic stripe (something you have), and you also need a private numeric PIN passcode (something you know). This provides an extra layer of security because the card is useless without the PIN and vice-versa.

It is becoming popular to use two-step verification to provide extra security on the Internet. One way this works is that if you log into an account from an unfamiliar computer (say, an Internet cafe, or a work or university computer lab), the server will send an SMS text message to your phone with a short numeric code that must be

entered (in addition to the normal password) to proceed. Someone who found your password would not be able to use it on their own computer without access to your phone. This also serves to alert you if someone unfamiliar tries to use your account.

Some other two-step verification methods require you to install a special authenticator app on your phone, or even a separate keychain-sized device with an LCD screen that displays a code which changes every few seconds. In all cases, the basic idea is the same, that you need to have something (usually a phone) and know something (your normal password).

★ Find out how to turn on two-step verification on your most important accounts, and use it! Google, Apple, Microsoft, and Yahoo all have a way to turn on the extra step of verification. The web pages in the table below give information for how to activate two-step verification for major account types. If you do any online banking or use e-payment systems, find out what means of user authentication they provide beyond a simple user / password login.

Apple ID	<a href="https://support.apple.com/en-us/HT204915">https://support.apple.com/en-us/HT204915</a>
Google account	<a href="https://www.google.com/landing/2step/">https://www.google.com/landing/2step/</a>
Microsoft account	<a href="https://support.microsoft.com/en-us/help/12408/microsoft-account-about-two-step-verification">https://support.microsoft.com/en-us/help/12408/microsoft-account-about-two-step-verification</a>
Yahoo! account	<a href="https://help.yahoo.com/kb/SLN5013.html">https://help.yahoo.com/kb/SLN5013.html</a>



# Alternatives to Commercial Identity Theft Protection Services

Here are some low-cost — or free — ways you can protect yourself against identity theft:

## Monitor Your Credit Reports

Monitor your credit reports for free. Federal law requires each of the three major credit reporting agencies to give you a free credit report — at your request — each year. Visit [AnnualCreditReport.com](https://www.annualcreditreport.com) — the only authorized website for free credit reports. If you want to monitor your reports over time, you can spread out your requests, getting one free report every four months.

## Review Financial Statements Every Month

Review statements for your credit card, bank, retirement, brokerage, and other accounts every month. Or log in and check them even more frequently. They can tip you to fraudulent charges on your accounts long before issues show up on your credit report.

## Check Your Health Insurance Benefits Statements

Review the explanation of benefits (EOB) statements you get from your health insurance providers. If you see treatments you never received, immediately tell your insurer and medical providers.

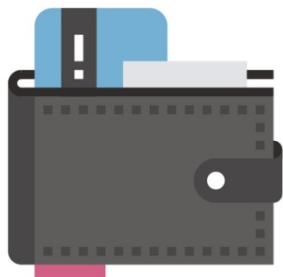
## Consider a Credit Freeze

Consider placing a credit freeze — also known as a security freeze — on your credit files with the major credit bureaus. A credit freeze blocks anyone from accessing your credit reports without your permission. Because potential creditors can't check your files, a credit freeze generally stops identity thieves from opening new accounts in your name.

Source: <https://www.consumer.ftc.gov/articles/0235-identity-theft-protection-services>







## What to do if Your Personal Information is Lost or Exposed?

The Federal Trade Commission offers step-by-step guidance on what to do if your information has been lost or may have been stolen.

You can access this information at <https://www.identitytheft.gov/Info-Lost-or-Stolen>. The steps suggested by the Federal Trade Commission are also outlined below.

Did you recently get a notice that says your personal information was exposed in a data breach? Did you lose your wallet? Or learn that an online account was hacked?

Depending on what information was lost, there are steps you can take to help protect yourself from identity theft.



## What Information was Lost or Exposed?

### Social Security number

- If a company responsible for exposing your information offers you free credit monitoring, take advantage of it.
- Get your free credit reports from [annualcreditreport.com](https://annualcreditreport.com). Check for any accounts or charges you don't recognize.
- Consider placing a credit freeze. A credit freeze makes it harder for someone to open a new account in your name.
- If you place a freeze, be ready to take a few extra steps the next time you apply for a new credit card or cell phone – or any service that requires a credit check.
- If you decide not to place a credit freeze, at least consider placing a fraud alert.
- Try to file your taxes early — before a scammer can. Tax identity theft happens when someone uses your Social



Security number to get a tax refund or a job. Respond right away to letters from the IRS.

- Don't believe anyone who calls and says you'll be arrested unless you pay for taxes or debt — even if they have part or all of your Social Security number, or they say they're from the IRS.
- Continue to check your credit reports at [annualcreditreport.com](http://annualcreditreport.com). You can order a free report from each of the three credit reporting companies once a year.

### Online login or password

- Log in to that account and change your password. If possible, also change your username.
- If you can't log in, contact the company. Ask them how you can recover or shut down the account.
- If you use the same password anywhere else, change that, too.
- Is it a financial site, or is your credit card number stored? Check your account for any charges that you don't recognize.

### Debit or credit card number

- Contact your bank or credit card company to cancel your card and request a new one.
- Review your transactions regularly. Make sure no one misused your card.
- If you find fraudulent charges, call the fraud department and get them removed.
- If you have automatic payments set up, update them with your new card number.
- Check your credit report at [annualcreditreport.com](http://annualcreditreport.com).

### Bank account information

- Contact your bank to close the account and open a new one.
- Review your transactions regularly to make sure no one misused your account.
- If you find fraudulent charges or withdrawals, call the fraud department and get them removed.
- If you have automatic payments set up, update them with your new bank account information.
- Check your credit report at [annualcreditreport.com](http://annualcreditreport.com).



### Driver's license information

- Contact your nearest motor vehicles branch to report a lost or stolen driver's license. The state might flag your license number in case someone else tries to use it, or they might suggest that you apply for a duplicate.
- Check your credit report at [annualcreditreport.com](http://annualcreditreport.com).

### Children's personal information

- Request a credit freeze for your child — if this service is available in your state. A credit freeze will make it difficult for someone to use your child's information to open accounts. To place a freeze, follow the specific instructions for each credit bureau:

Equifax:

<https://help.equifax.com/s/article/ka137000000DS3eAAG/How-do-I-place-a-security-freeze-on-a-protected-consumer-s-and-or-minor-s-Equifax-credit-file>

Experian:

<http://www.experian.com/blogs/ask-experian/requesting-a-security-freeze-for-a-minor-childs-credit-report/>

TransUnion:

<http://www.transunion.com/personal-credit/credit-disputes/ProtectedConsumers.page>

- No matter what state you live in, you can check to see if your child has a credit report. Each bureau has specific instructions for these requests:

Equifax:

[https://www.freeze.equifax.com/Freeze/jsp/SFF\\_FrzMinorChild.jsp](https://www.freeze.equifax.com/Freeze/jsp/SFF_FrzMinorChild.jsp)

Experian:

<https://www.experian.com/fraudalert> Click on "Minor child instructions" under "Additional resources")

TransUnion:

<https://www.transunion.com/personal-credit/credit-disputes/fraud-victim-resources/child-identity-theft-inquiry-form.page>

- If a credit bureau has a credit report for your child, the credit bureau will send you a copy of the report. Use the instructions provided with the credit report to remove fraudulent accounts.





## What to Do In Case of Identity Theft

We've looked at what kinds of information are of

high value to identity thieves: birthdates, Social Security numbers, any personal facts which might be used to deceive a target for purposes of phishing. We've talked briefly about electronic data security and protecting your online activities.

But what to do if you think the worst has happened, if you're concerned you have been the victim of identity theft?

The Federal Trade Commission has an online tool at:

<https://www.identitytheft.gov/Steps>

which will help direct you based on the specific form of suspected identity fraud.

This is an easy first step to get started. You can create a personal recovery plan online. The Federal Trade Commission's suggested steps for recovery are also provided here for easy reference.



## What To Do Right Away

### Step 1: Call the companies where you know fraud occurred.

- Call the fraud department. Explain that someone stole your identity.
- Ask them to close or freeze the accounts. Then, no one can add new charges unless you agree.
- Change logins, passwords and PINS for your accounts.
- You might have to contact these companies again after you have an FTC Identity Theft Report.

### Step 2: Place a fraud alert and get your credit reports.

- Place a free, 90-day fraud alert by contacting one of the three credit bureaus. That company must tell the other two.

- Experian.com/fraudalert

1-888-397-3742

- TransUnion.com/fraud

1-800-680-7289





- Equifax.com/CreditReportAssistance

1-888-766-0008

- A fraud alert is free. It will make it harder for someone to open new accounts in your name. When you have an alert on your report, a business must verify your identity before it issues new credit in your name. You can renew the fraud alert after 90 days.
- You'll get a letter from each credit bureau. It will confirm that they placed a fraud alert on your file.
- Get your free credit reports from Equifax, Experian, and TransUnion. Go to [annualcreditreport.com](http://annualcreditreport.com) or call 1-877-322-8228.
- Did you already order your free annual reports this year? If so, you can pay to get your report immediately. Or follow the instructions in the fraud alert confirmation letter from each credit bureau to get a free report. That might take longer.
- Review your reports. Make note of any account or transaction you don't recognize. This will help you report the theft to the FTC and the police.

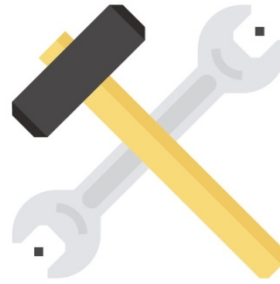
### Step 3: Report identity theft to the FTC.

- Complete the online form at <https://www.identitytheft.gov/Assistant#1> or call 1-877-438-4338. Include as many details as possible.
- Based on the information you enter, IdentityTheft.gov will create your Identity Theft Report and recovery plan.
- Your identity theft report proves to businesses that someone stole your identity. It also guarantees you certain rights.
- If you create an account online, the site will walk you through each recovery step, update your plan as needed, track your progress, and pre-fill forms and letters for you.
- If you don't create an account, you must print and save your Identity Theft Report and recovery plan right away. Once you leave the page, you won't be able to access or update them.
- You may choose to file a report with your local police department. Go to your local police office with:





- a copy of your FTC Identity Theft Report
- a government-issued ID with a photo
- proof of your address (mortgage statement, rental agreement, or utilities bill)
- any other proof you have of the theft (bills, IRS notices, etc.)
- FTC's Memo to Law Enforcement, which can be found here:  
<http://www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0088-ftc-memo-law-enforcement.pdf>
- Tell the police someone stole your identity and you need to file a report.
- Ask for a copy of the police report. You may need this to complete other steps.



## What To Do Next

The Federal Trade Commission suggests taking these steps to begin to repair the damage caused by identity theft.

### **Close new accounts opened in your name.**

If you have created an FTC Identity Theft Report, call the fraud department of each business where an account was opened.

- Explain that someone stole your identity.
- Ask the business to close the account.
- Ask the business to send you a letter confirming that:
  - the fraudulent account isn't yours
  - you aren't liable for it
  - it was removed from your credit report
- Keep this letter. Use it if the account appears on your credit report later on.



- The business may require you to send them a copy of your FTC Identity Theft Report or complete a special dispute form. The sample **Identity Theft Dispute Letter to a Company (for a new account)** in the appendix of this volume can help.
- Write down who you contacted and when.

### Remove bogus charges from your accounts.

Call the fraud department of each business.

- Explain that someone stole your identity.
- Tell them which charges are fraudulent. Ask the business to remove them.
- Ask the business to send you a letter confirming they removed the fraudulent charges.
- Keep this letter. Use it if this account appears on your credit report later on.
- The business may require you to send them a copy of your FTC Identity Theft Report or complete a special dispute form. Use the **Sample Identity Theft Dispute Letter to a Company (for an existing**

**account)** in the appendix of this volume as an example.

- Write down who you contacted and when.

### Correct your credit report.

Write to each of the three credit bureaus, their contact information is below. The sample **Identity Theft Letter to a Credit Bureau** in the appendix of this volume can help.

- Include a copy of your FTC Identity Theft Report and proof of your identity, like your name, address, and Social Security number.
- Explain which information on your report came from identity theft.
- Ask them to block that information.

#### **TransUnion.com**

Fraud Victim Assistance  
Department  
P.O. Box 2000  
Chester, PA 19016  
1-800-680-7289

#### **Equifax.com**

P.O. Box 105069  
Atlanta, GA 30348-5069  
1-800-525-6285

#### **Experian.com**

P.O. Box 9554  
Allen, TX 75013



1-888-397-3742

- If someone steals your identity, you have the right to remove fraudulent information from your credit report. This is called blocking. Once the information is blocked, it won't show up on your credit report, and companies can't try to collect the debt from you. If you have an FTC Identity Theft Report, credit bureaus must honor your request to block this information.

- If you don't have an FTC Identity Theft Report, you still can dispute incorrect information in your credit file. It can take longer, and there's no guarantee that the credit bureaus will remove the information.

### Consider adding an extended fraud alert or credit freeze.

Extended fraud alerts and credit freezes can help prevent further misuse of your personal information.

Extended Fraud Alert	Credit Freeze
Lets you have access to your credit report as long as companies take steps to verify your identity	Stops all access to your credit report unless you lift or remove it
Free to place and remove if someone stole your identity. Guaranteed by federal law.	Cost and availability depend on your state law. There might be a small fee for placing, lifting and removing.
Lasts for 7 years	Lasts until you lift or remove
Set it by contacting each of the three credit bureaus: <ul style="list-style-type: none"> <li>• Report that someone stole your identity. Request an <b>extended</b> fraud alert.</li> <li>• Complete any necessary forms and send a copy of your FTC Identity Theft Report.</li> </ul>	Set it by contacting each of the three credit bureaus. <ul style="list-style-type: none"> <li>• Report that someone stole your identity.</li> <li>• Ask the company to put a freeze on your credit file.</li> <li>• Pay the fee required by state law</li> </ul>
For fraud alerts: TransUnion.com    1-800-680-7289 Experian.com        1-888-397-3742 Equifax.com        1-888-766-0008	For credit freezes: TransUnion.com    1-888-909-8872 Experian.com        1-888-397-3742 Equifax.com        1-800-349-9960



There are important differences. This chart can help you decide which might be right for you.



## Other Possible Steps

Depending on your situation, the FTC suggests that you might need to take additional steps.

### Report a misused Social Security number.

- If your Social Security card was lost or stolen, apply online at <http://www.ssa.gov/ssnumber/> for free to get a replacement card.
- Do you think someone else is using your Social Security number for work? Review your Social Security work history by creating an account at [socialsecurity.gov/myaccount](http://socialsecurity.gov/myaccount). If you find errors, contact your local Social Security Administration office.

### Stop debt collectors from trying to collect debts you don't owe.

- Write to the debt collector within 30 days of getting the collection letter. A sample letter to **Stop Debt Collectors**

**from Trying to Collect Debts You Don't Owe** is included in the Appendix in this volume.

- Tell the debt collector someone stole your identity, and you don't owe the debt.
- Send copies of your Identity Theft Report and any other documents that detail the theft.
- Contact the business where the fraudulent account was opened.
- Explain that this is not your debt.
- Tell them to stop reporting this debt to the credit bureaus.
- Ask for information about the debt, and how it happened. The business must give you details if you ask. A sample letter for **Getting Business Records Relating to Identity Theft** is included in the Appendix in this volume.
- For example, if someone opened a credit card in your name, ask for a copy of the application and the applicant's signature.
- If you haven't already, ask the credit bureaus to block information about this debt from your credit report.





- The advice in Disputing Errors on Credit Reports can help you block fraudulent information from your credit reports.
- Write down who you contacted and when. Keep copies of any letters you send.

### Replace government-issued IDs.

- If your Social Security card was lost or stolen, apply online at <http://www.ssa.gov/ssnumber/> for free to get a replacement card.
- If your Driver's license was lost or stolen, contact the nearest DMV branch to report it.
  - The state might flag your license number in case someone else tries to use it, or they might suggest that you apply for a replacement license.
- If your Passport was lost or stolen, call the State Department at 1-877-487-2778 or TTY 1-888-874-7793. If you want to replace the passport, you have several options:
  - If you are traveling within two weeks of the loss, make an appointment to apply in person at a Passport Agency or Center.

- If you are not traveling within two weeks of the loss, submit Form DS-11 <http://www.state.gov/documents/organization/212239.pdf> and DS-64 <http://www.state.gov/documents/organization/212245.pdf> in person at an authorized Passport Application Acceptance Facility.

### Clear your name of criminal charges.

If someone is arrested and uses your name or personal information, contact the law enforcement agency that arrested the thief. You may need to check court records to find out where the thief was arrested.

- File a report about the impersonation.
- Give copies of your fingerprints, photograph, and identifying documents.
- Ask the law enforcement agency to:
  - compare your information to the imposter's
  - change all records from your name to the imposter's name (if you know it)





- give you a "clearance letter" or "certificate of release" to declare your innocence
- Keep the clearance letter or "certificate of release" with you at all times.
- Write down who you contacted and when.

If a court prosecutes an identity thief using your name, contact the court where the arrest or conviction happened.

- Ask the district attorney for records to help you clear your name in court records.
- Provide proof of your identity.
- Ask the court for a "certificate of clearance" that declares you are innocent.
- Keep the "certificate of clearance" with you at all times.

Contact your state Attorney General.

- Contact information for all state Attorney General's offices are listed in the appendix in this volume.
- Ask if your state has an "identity theft passport" (a tool you can use to resolve financial issues related to the identity

theft) or some other special help for identity theft victims.

- If you get an identity theft passport, keep it with you at all times.
- Consider hiring a criminal defense lawyer. The American Bar Association can help you find a lawyer. Visit <http://apps.americanbar.org/legalservices/lris/directory/> for more information.
- Ask the law enforcement agency that arrested the thief which information brokers buy their records.
- Write to the brokers. Ask them to remove errors from your file.
- Information brokers buy criminal records and sell information to employers and debt collectors.
- Write down who you contacted and when. Keep copies of any letters you send.

### Additional Steps for Certain Types of Accounts

The Federal Trade Commission has outlined some additional steps for other types of accounts that may have been impacted by identity theft.



## Utilities

- If someone used your information to get cable, electric, water, or other similar services, contact the service provider.
- Tell them someone stole your identity.
- Ask them to close the account.
- For additional help, contact your state Public Utility Commission and explain the situation.
- Write down who you contacted and when. Keep copies of any letters you send.

## Phones

- Contact the National Consumer Telecom and Utilities Exchange and request your NCTUE Data Report. Review it for any accounts you don't recognize.

www.nctue.com  
1-866-349-5185

- What is the NCTUE data report? The NCTUE data report is a record of all telecommunication, pay TV and utility accounts reported by exchange members, including information about your account

history, unpaid accounts and customer service applications.

- If the service provider doesn't resolve the problem, file a complaint with the Federal Communications Commission at 1-888-225-5322 or TTY 1-888-835-5322.

## Government Benefits

- Contact the agency that issued the government benefit and explain that someone stole your identity. You can find local government agencies at <https://www.usa.gov/local-governments>.
- For Social Security Benefits, contact the Social Security Administration Office of the Inspector General at [www.socialsecurity.gov/oig](http://www.socialsecurity.gov/oig) or 1-800-269-0271.
- Ask what you need to do to fix the problem.
- If you stopped receiving your benefits because of the identity theft, ask what you need to do to get them reinstated. You may need to appear in person or send something in writing.
- Make a note of who you contacted and when.



## Checking accounts

- Do you think someone opened a checking account in your name? Order a free copy of your ChexSystems report, which compiles information about your checking accounts.
- To get your report, contact ChexSystems at 1-800-428-9623. Or visit their website <http://consumerdebit.com>.
- Then contact every financial institution where a new account was opened. Ask them to close the accounts.
- If someone is writing bad checks against your account, contact your financial institution.
- Ask them to stop payment on stolen checks and close your account.
- Ask them to report the theft to its check verification system. The check verification system will tell businesses to refuse the stolen checks.
- Also, contact any business that took the bad check. Explain that someone stole your identity. Act quickly, before they start collection action against you.

- You also can contact check verification companies. Report that your checks were stolen. Ask them to tell businesses to refuse the stolen checks.

Telecheck 1-800-710-9898  
Certegy 1-800-437-5120

- If a business rejects your checks, ask the business for an explanation. The business must tell you what information led them to reject your check.
- Write down who you contacted and when. Keep copies of any letters you send.

## Student loans

- Contact the school or program that opened the loan
- Explain the situation.
- Ask them to close the loan, and send you a letter that says you aren't responsible for the loan.
- If this is a federal student loan, contact the U.S. Department of Education Office of Inspector General hotline at 1-800-MISUSED (1-800-647-8733) or visit <http://www.ed.gov/about/offices/list/oig/hotline.html>.
- If these steps don't resolve your situation, contact the U.S.



Department of Education Federal Student Aid Ombudsman at 1-877-557-2575 or at <https://studentaid.ed.gov/repay-loans/disputes/prepare/contact-ombudsman>.

- Write down who you contacted and when. Keep copies of any letters you send.

### Apartment or House Rentals

- Ask the landlord who rented the property to the identity thief what tenant history services they use. Contact those companies. Ask for a copy of your tenant history report, and ask what steps you need to take to correct fraudulent information in the report.
- What's a tenant history report? There are several companies that collect and sell information about renters – such as how often a renter was late or if a renter has ever been evicted. If someone leased an apartment in your name, you'll want to correct any errors in your tenant history reports.
- Write down who you contacted and when. Keep copies of any letters you send.

### Investment accounts

- Call your broker or account manager, and describe the situation.
- Write down who you contacted and when. Keep copies of any letters you send.

### Bankruptcy filed in your name

- Write to the U.S. Trustee in the region where the bankruptcy was filed. Describe the situation and provide proof of your identity. You can find a list of U.S. Trustee offices here: <http://www.usdoj.gov/ust>
- The U.S. Trustee Program refers cases of suspected bankruptcy fraud to the U.S. Attorneys for possible prosecution. The U.S. Trustee can't give you legal help, so you may need to hire an attorney.
- Consider hiring an attorney. The American Bar Association or a local legal services provider can help you find a lawyer.
- An attorney can explain to the court that the bankruptcy filing was fraudulent.
- Write down who you contacted and when. Keep copies of any letters you send.







## Special Forms of Identity Theft

The Federal Trade Commission also offers specific

guidance for additional areas of identity theft.

### Tax Identity Theft

- If you get an IRS notice in the mail that says someone used your Social Security number to get a tax refund, follow the instructions provided in the letter.
- Did the notice say you were paid by an employer you don't know? Send a letter to the employer too, explaining that someone stole your identity, and that you don't work for the employer.
- Complete IRS Identity Theft Affidavit (Form 14039), available for download here: <https://www.irs.gov/pub/irs-pdf/f14039.pdf>. Mail or fax the form according to the instructions.
- File your tax return, and pay any taxes you owe.
- You might have to mail paper tax returns.

- Write down who you contacted and when. Keep copies of any letters you send.
- If these steps don't resolve your situation, contact the IRS for specialized assistance at 1-800-908-4490.
- Place a fraud alert. Contact one of the three credit bureaus. That company must tell the other two.

[TransUnion.com/fraud](https://TransUnion.com/fraud)

1-800-680-7289

[Experian.com/fraudalert](https://Experian.com/fraudalert)

1-888-397-3742

[Equifax.com/CreditReportAssistance](https://Equifax.com/CreditReportAssistance)

1-888-766-0008

- Get your free credit reports from TransUnion, Experian, and Equifax. Go to [annualcreditreport.com](https://annualcreditreport.com) or call 1-877-322-8228
- Review your reports. If you find any accounts or charges you don't recognize, follow the steps in **What to Do Next** on page 22 or visit <https://www.identitytheft.gov/Steps>.





## Child Identity Theft

- Did someone use your child's information to commit fraud? Call the company where the fraud occurred.
- Explain that someone stole your child's identity and opened a fraudulent account. Explain that your child is a minor, and cannot enter into legal contracts.
- Ask them to close the fraudulent account and send you a letter confirming that your child isn't liable for the account.
- Send a follow-up letter and include the Minor's Status Declaration, available here: <https://www.consumer.ftc.gov/articles/pdf-0095-uniform-minor-status-declaration.pdf>, and a copy of your child's birth certificate.
- Make a note of who you contacted and when.
- To find out if your child has a credit report, request a manual search for your child's Social Security number. Each credit bureau has its own process for this:

Experian:

<https://www.experian.com/frau>

[d/center.html](#), click on "Minor child instructions" under "Additional resources"

TransUnion:

<https://www.transunion.com/cr/edit-disputes/child-identity-theft-inquiry-form>

Equifax:

[https://www.freeze.equifax.com/Freeze/jsp/SFF\\_FrzMinorChild.jsp](https://www.freeze.equifax.com/Freeze/jsp/SFF_FrzMinorChild.jsp)

- Why check for a credit report? Generally, children won't have credit reports — unless someone is using their information for fraud.
- If a credit bureau has a credit report for your child, they will send you a copy of the report. To remove fraudulent accounts, follow the instructions provided with the credit report.
- Request a freeze to make it more difficult for someone to use your child's Social Security number to open accounts. To place a freeze, follow the specific instructions for each credit bureau:

Equifax:

<https://help.equifax.com/s/article/ka137000000DS3eAAG/How-do-I-place-a-security-freeze-on-a-protected-consumer-s->



[and-or-minor-s-Equifax-credit-file](#)

Experian:

<http://www.experian.com/blogs/ask-experian/requesting-a-security-freeze-for-a-minor-childs-credit-report/>

TransUnion:

<http://www.transunion.com/personal-credit/credit-disputes/ProtectedConsumers.page>

- Did someone file taxes using your child's Social Security number? Complete IRS Identity Theft Affidavit (Form 14039), available here: <https://www.irs.gov/pub/irs-pdf/f14039.pdf>. Mail or fax the form according to the instructions. If that doesn't resolve the problem, contact the IRS for specialized assistance at 1-800-908-4490.

### Medical Identity Theft

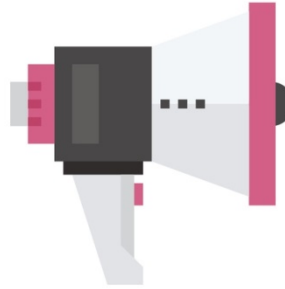
- If you suspect that someone used your information to get medical services, get copies of your medical records:
- Contact each doctor, clinic, hospital, pharmacy, laboratory, and health plan where the thief may have used your information. Ask for copies of your medical records.

- Complete the providers' records request forms and pay any fees required to get copies of your records.
- Check your state's health privacy laws. Some state laws make it easier to get copies of your medical records.
- Federal law gives you the right to know what's in your medical files.
- Did your provider refuse to give you copies of the records to protect the identity thief's privacy rights? You can appeal. Contact the person listed in your provider's Notice of Privacy Practices, the patient representative, or the ombudsman. Explain the situation and ask for your file.
- If the provider refuses to provide your records within 30 days of your written request, you may complain to the U.S. Department of Health and Human Services Office for Civil Rights. You can contact them online at <http://www.hhs.gov/ocr>.
- Review your medical records, and report any errors to your health care provider.



- Write to your health care provider to report mistakes in your medical records.
- Include a copy of the medical record showing the mistake.
- Explain why this is a mistake, and how to correct it.
- Include a copy of your FTC Identity Theft Report, if you have created one.
- Send the letter by certified mail, and ask for a return receipt.
- Your health care provider should respond to your letter within 30 days. Ask the provider to fix the mistake and notify other health care providers who may have the same mistake in their records.
- Notify your health insurer.
- Send your FTC Identity Theft Report to your health insurer's fraud department. Tell them about any errors in your medical records.
- If there are medical billing errors on your credit report, notify all three credit reporting companies by following the steps under **What to Do Next** on page 22.

- Write down who you contacted and when. Keep copies of any letters you send.



## Disputing Fraudulent Charges

The Federal Trade Commission provides sample

letters to help consumers dispute fraudulent charges if they have been the victim of identity theft. Copies of these sample letters are included in the Appendix in this volume. Sample letters include:

- **Dispute Credit Card Charges**
- **Dispute ATM/Debit Card Transactions**
- **Dispute Letter to a Credit Bureau**
- **Dispute Letter to a Company, for a new account**
- **Dispute Letter to a Company, for an existing account**
- **Identity Theft Letter to a Debt Collector**
- **Request Letter for Getting Business Records Related to Identity Theft**



Fixing the damage to your credit can be a long and tedious process. You'll probably have to dispute every fraudulent transaction not only with the companies involved but with the credit reporting companies, too.



## Impact of Identity Theft

Millions of people every year are targets of identity theft, and the

impact on victims is often quite serious. In 2015, 35% of victims of identity theft reported that they were forced to borrow money from family or friends as a result of the crime. Nearly 29% reported taking time off work as a result. Finally, a whopping 23% reported that they moved or relocated in the aftermath of the theft.<sup>1</sup> This is in addition to the considerable emotional distress.

The financial cost is equally high. In 2017, an estimated \$16 billion dollars was lost to fraud and identity theft in the United States. In addition to any personal financial losses or legal problems, identity theft can impact your credit score and, from there, it can negatively affect such things as

job applications, car insurance rates, and more.



## Protect Your Identity by Keeping Personal Information Private

There are many steps you can take to minimize your risk of identity theft. You can do things like shred documents that you don't keep, refuse to give out your phone number or Social Security number when not absolutely necessary, and be aware of your surroundings when using an ATM or a credit card. The more diligent you are in protecting your personal information, and the personal information of your children or family members, the more likely it will be that your information won't fall into the hands of someone who will misuse that information.

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<sup>1</sup> "Identity Theft: The Aftermath 2017." Identity Theft Resource Center.  
[www.ftc.gov/system/files/documents/public\\_comments/2017/10/00004-141444.pdf](http://www.ftc.gov/system/files/documents/public_comments/2017/10/00004-141444.pdf)







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# Helpful Resources

- **Credit Reporting Agencies**

EquiFax  
<http://www.equifax.com>  
1-800-525-6285

Experian  
<http://www.experian.com>  
1-888-397-3742

TransUnion  
<http://www.transunion.com>  
1-800-680-7289

- **Federal Government Agencies**

**Federal Trade Commission**  
To report identity theft: <http://www.identitytheft.gov>  
1-877-438-4338  
1-866-653-4261 (TTY)

**Legal Services Programs**  
To locate a legal services provider:  
<http://www.lsc.gov/local-programs/program-profiles>

**Federal Communications Commission**  
For help with telephone service:  
<http://www.fcc.gov/cgb>  
1-888-225-5322  
1-888-835-5322 (TTY)

**Federal Financial Institutions Examination Council**  
To locate the agency that regulates a bank or credit union:  
<http://www.ffiec.gov/consumercenter>

**U.S. Department of Justice**  
To report suspected bankruptcy fraud: <http://www.justice.gov/ust/eo/fraud>  
Or send email to: [USTP.Bankruptcy.Fraud@usdoj.gov](mailto:USTP.Bankruptcy.Fraud@usdoj.gov)



**U.S. Postal Inspection Service**

To file a complaint:

<http://postalinspectors.uspis.gov/contactUs/filecomplaint.aspx>

1-877-876-2455

**U.S. Securities and Exchange Commission**

To report fraud: <http://www.sec.gov/complaint/tipscomplaint.shtml>

1-800-732-0330

**U.S. Department of State**

To report a lost or stolen passport: <http://www.travel.state.gov/passport>

1-877-487-2778

1-888-874-7793 (TDD/TTY)

**U.S. Postal Service**

To place a hold on mail, go to <http://www.usps.com/holdmail>

To locate a post office: <http://www.usps.com>

1-800-275-8777

**Social Security Administration**

To report fraud: go to <http://www.socialsecurity.gov> and type "Fraud" in the Search box.

1-800-269-0271

1-866-501-2101 (TTY)

**IRS**

<https://www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft>

1-800-908-4490



## Attorney General Contacts by State

State	Phone	Website
Alabama	(334) 242-7300	<a href="http://www.ago.state.al.us/">http://www.ago.state.al.us/</a>
Alaska	(907) 269-5602	<a href="http://www.law.state.ak.us/index.html">http://www.law.state.ak.us/index.html</a>
Arizona	(602) 542-4266	<a href="http://www.azag.gov/">http://www.azag.gov/</a>
Arkansas	(800) 482-8982	<a href="http://www.ag.arkansas.gov/">http://www.ag.arkansas.gov/</a>
California	(916) 445-9555	<a href="http://ag.ca.gov/">http://ag.ca.gov/</a>
Colorado	(720) 508-6000	<a href="http://www.coloradoattorneygeneral.gov/">http://www.coloradoattorneygeneral.gov/</a>
Connecticut	(860) 808-5318	<a href="http://www.ct.gov/ag/">http://www.ct.gov/ag/</a>
Delaware	(302) 577-8400	<a href="http://attorneygeneral.delaware.gov/">http://attorneygeneral.delaware.gov/</a>
District of Columbia	(202) 727-3400	<a href="http://oag.dc.gov/">http://oag.dc.gov/</a>
Florida	(850) 414-3300	<a href="http://myfloridalegal.com/">http://myfloridalegal.com/</a>
Georgia	(404) 656-3300	<a href="http://law.ga.gov/">http://law.ga.gov/</a>
Hawaii	(808) 586-1500	<a href="http://ag.hawaii.gov/">http://ag.hawaii.gov/</a>
Idaho	(208) 334-2400	<a href="http://www.ag.idaho.gov/">http://www.ag.idaho.gov/</a>
Illinois	(312) 814-3000	<a href="http://illinoisattorneygeneral.gov/">http://illinoisattorneygeneral.gov/</a>
Indiana	(317) 232-6201	<a href="http://www.in.gov/attorneygeneral/">http://www.in.gov/attorneygeneral/</a>
Iowa	(515) 281-5164	<a href="http://www.iowaattorneygeneral.gov">http://www.iowaattorneygeneral.gov</a>
Kansas	(785) 296-2215	<a href="https://www.ag.ks.gov/">https://www.ag.ks.gov/</a>
Kentucky	(502) 696-5300	<a href="http://ag.ky.gov/">http://ag.ky.gov/</a>
Louisiana	(225) 326-6000	<a href="http://www.ag.state.la.us/">http://www.ag.state.la.us/</a>
Maine	(207) 626-8800	<a href="http://www.maine.gov/ag/">http://www.maine.gov/ag/</a>
Maryland	(410) 576-6300	<a href="http://www.marylandattorneygeneral.gov/">http://www.marylandattorneygeneral.gov/</a>
Massachusetts	(617) 727-2200	<a href="http://www.mass.gov/ago/">http://www.mass.gov/ago/</a>
Michigan	(517) 373-1110	<a href="http://www.michigan.gov/ag">http://www.michigan.gov/ag</a>
Minnesota	(800) 657-3787	<a href="http://www.ag.state.mn.us/">http://www.ag.state.mn.us/</a>
Mississippi	(601) 359-3680	<a href="http://www.ago.state.ms.us/">http://www.ago.state.ms.us/</a>
Missouri	(573) 751-3321	<a href="http://ago.mo.gov/">http://ago.mo.gov/</a>



## Attorney General Contacts by State

State	Phone	Website
Montana	(406) 444-2026	<a href="https://doj.mt.gov/">https://doj.mt.gov/</a>
Nebraska	(402) 471-2682	<a href="http://www.ago.ne.gov/">http://www.ago.ne.gov/</a>
Nevada	(775) 684-1100	<a href="http://ag.nv.gov/">http://ag.nv.gov/</a>
New Hampshire	(603) 271-3658	<a href="https://www.doj.nh.gov/index.htm">https://www.doj.nh.gov/index.htm</a>
New Jersey	(609) 292-8740	<a href="http://nj.gov/oag">http://nj.gov/oag</a>
New Mexico	(505) 490-4060	<a href="https://www.nmag.gov/">https://www.nmag.gov/</a>
New York	(518) 474-7330	<a href="http://www.ag.ny.gov/">http://www.ag.ny.gov/</a>
North Carolina	(919) 716-6400	<a href="http://www.ncdoj.gov/">http://www.ncdoj.gov/</a>
North Dakota	(701) 328-2210	<a href="http://www.ag.state.nd.us">http://www.ag.state.nd.us</a>
Ohio	(614) 466-4320	<a href="http://www.ohioattorneygeneral.gov/">http://www.ohioattorneygeneral.gov/</a>
Oklahoma	(405) 521-3921	<a href="http://www.oag.state.ok.us/">http://www.oag.state.ok.us/</a>
Oregon	(503) 378-6002	<a href="http://www.doj.state.or.us/">http://www.doj.state.or.us/</a>
Pennsylvania	(717) 787-3391	<a href="https://www.attorneygeneral.gov/">https://www.attorneygeneral.gov/</a>
Rhode Island	(401) 274-4400	<a href="http://www.riag.ri.gov/">http://www.riag.ri.gov/</a>
South Carolina	(803) 734-3970	<a href="http://www.scag.gov/">http://www.scag.gov/</a>
South Dakota	(605) 773-3215	<a href="http://atg.sd.gov/">http://atg.sd.gov/</a>
Tennessee	(615) 741-3491	<a href="http://www.tn.gov/attorneygeneral">http://www.tn.gov/attorneygeneral</a>
Texas	(512) 463-2100	<a href="https://www.texasattorneygeneral.gov/">https://www.texasattorneygeneral.gov/</a>
Utah	(801) 538-9600	<a href="http://attorneygeneral.utah.gov/">http://attorneygeneral.utah.gov/</a>
Vermont	(802) 828-3173	<a href="http://www.atg.state.vt.us/">http://www.atg.state.vt.us/</a>
Virginia	(804) 786-2071	<a href="http://www.oag.state.va.us/">http://www.oag.state.va.us/</a>
Washington	(360) 753-6200	<a href="http://www.atg.wa.gov">http://www.atg.wa.gov</a>
West Virginia	(304) 558-2021	<a href="http://www.wvago.gov/">http://www.wvago.gov/</a>
Wisconsin	(608) 266-1221	<a href="http://www.doj.state.wi.us">http://www.doj.state.wi.us</a>
Wyoming	(307) 777-7841	<a href="http://attorneygeneral.state.wy.us">http://attorneygeneral.state.wy.us</a>





# Sample: Dispute Credit Card Charges

[Date]

[Your Name]

[Your Address]

[Your City, State, Zip Code]

[Name of Creditor]

[Fraud Department (companies may specify an address to receive fraud dispute letters), or  
Billing Inquiries Department]

[Address]

[City, State, Zip Code]

[RE: Your Account Number (if known)]

Dear Sir or Madam:

I am writing to dispute a fraudulent charge on my account in the amount of \$\_\_\_\_\_. I am a victim of identity theft, and I did not make or authorize this charge. I am requesting that the charge be removed, that any finance and other charges related to the fraudulent amount be credited, as well, and that I receive an accurate statement. This request is made pursuant to the Fair Credit Billing Act's amendments to the Truth in Lending Act, 15 U.S.C. §§ 1666-1666b, 12 C.F.R. § 226.13. See also 12 C.F.R. § 226.12(b).

Enclosed are copies of [use this sentence to describe any enclosed information, such as sales slips, payment records] supporting my position. Please investigate this matter and correct the billing error as soon as possible.

Sincerely,

[Your Name]

Enclosures:

[List what you are enclosing.]

Source: <https://www.identitytheft.gov/Sample-Letters/dispute-credit-card-charges>



# Sample: Dispute ATM/Debit Card Transactions

[Date]

[Your Name]

[Your Address]

[Your City, State, Zip Code]

[Name of Company]

[Address]

[City, State, Zip Code]

RE: Notice of stolen/lost [or unauthorized use of] ATM/Debit Card Account Number [Your account#]

Dear Sir or Madam:

I am the victim of identity theft. My ATM/Debit card was lost or stolen [or was used for an unauthorized transaction] on [insert date]. I did not authorize any transactions on or after this date, and I did not authorize anyone else to use my ATM/Debit card in any way.

I am notifying you, pursuant to the Electronic Fund Transfer Act, and implementing Regulation E, 15 U.S.C. § 1693 et seq., 12 C.F.R. § 205, of my lost [or stolen] ATM/Debit Card [or unauthorized transaction]. See especially 12 C.F.R. §§ 205.6, 205.11. I request that you investigate any unauthorized transactions involving this card, including but not limited to the following:

[List of unauthorized transactions].

I am attaching a copy of each of the following documents to this letter:

1. A copy of my Identity Theft Report which includes:
  - my FTC Identity Theft Report
  - the police report about the theft of my identity
2. The FTC Notice to Furnishers of Information, which can be found here:  
<https://www.consumer.ftc.gov/articles/pdf-0092-notice-to-furnishers.pdf>

Please close the account [if applicable] and restore any funds which have been withdrawn from my account [if applicable]. Please also notify me in writing of the results of your investigation or if you have any questions regarding this notice or my requests. [As applicable] Please send me written confirmation that [any funds have been restored] and [the account has been closed].

Sincerely,

[Your Name]

Enclosures: [List what you are enclosing]

- Identity Theft Report
- FTC Notice to Furnishers of Information [PDF] which can be found here:  
<https://www.consumer.ftc.gov/articles/pdf-0092-notice-to-furnishers.pdf>

Source: <https://www.identitytheft.gov/Sample-Letters/dispute-debit-card-transactions>



# Sample: Dispute Letter to a Credit Bureau

[Date]

[Your Name]

[Your Address]

[Your City, State, Zip Code]

(Write to each relevant credit reporting agency, one at a time:)

Equifax  
P.O. Box 105069  
Atlanta, GA 30348-5069

Experian  
P.O. Box 9554  
Allen, TX 75013

TransUnion  
Fraud Victim Assistance Department  
P.O. Box 2000  
Chester, PA 19016

[RE: Your Account Number (if known)]

Dear Sir or Madam:

I am a victim of identity theft and I write to dispute certain information in my file resulting from the crime. I have circled the items I dispute on the attached copy of the report I received. The items I am disputing do not relate to any transactions that I have made or authorized. Please remove/correct this information at the earliest possible time.

[This/These] item(s) [identify item(s) disputed by name of the source, such as creditors or tax court, and identify type of item, such as credit account, judgment, etc.] [is/are] [inaccurate or incomplete] because [describe what is inaccurate or incomplete about each item, and why]. As required by section 611 of the Fair Credit Reporting Act, 15 U.S.C. § 1681i, a copy of which is enclosed, I am requesting that the item(s) be removed [or request another specific change] to correct the information.

[If applicable: Enclosed are copies of [describe any enclosed documentation, such as payment records, court documents] supporting my position.] Please reinvestigate [this/these matter(s)] and [delete or correct] the disputed item(s) as soon as possible.

Sincerely,  
[Your Name]

Enclosures: [List what you are enclosing]

- Proof of identity: [a copy of my driver's license/other government-issued identification card/other]
- Copy of Credit Report
- Fair Credit Reporting Act Section 611 [PDF] which can be found here:  
<https://www.consumer.ftc.gov/articles/pdf-0091-fair-credit-reporting-act-611.pdf>

Source: <https://www.identitytheft.gov/Sample-Letters/dispute-credit-bureau>



# Sample: Dispute Letter to a Company for a New Account

[Date]

[Your Name]

[Your Address]

[Your City, State, Zip Code]

[Name of Company]

[Fraud Department (companies may specify an address to receive fraud dispute letters), or Billing  
Inquiries Department]

[Address]

[City, State, Zip Code]

[RE: Your Account Number (if known)]

Dear Sir or Madam:

I am a victim of identity theft and I am writing to dispute certain information you have reported about me to the credit reporting agencies (CRAs). I have enclosed a copy of my FTC Identity Theft Report and my credit report showing the items that I dispute. [Consumers should redact information from both reports that is unrelated to the dispute with this company.] Because the information you are reporting is the result of identity theft, and does not reflect my activities, I am requesting that you stop reporting this information to the CRAs pursuant to section 623(a)(1)(B) of the Fair Credit Reporting Act, 15 U.S.C. §1681s-2(a)(1)(B). I ask that you take these steps as soon as possible.

Enclosed are copies of [use this sentence if applicable and describe any additional enclosed documentation] supporting my position. Also enclosed is a copy of the Notice to Furnishers issued by the Federal Trade Commission, which details your responsibilities under the Fair Credit Reporting Act as an information furnisher to CRAs. Please cease reporting this information to the CRAs, investigate [this/these matter(s)], and delete the disputed item(s) as soon as possible.

Please send me a letter documenting the actions you have taken to absolve me of any responsibility for the information I am disputing, which resulted from the identity theft.

Sincerely,

[Your Name]

Enclosures: [List what you are enclosing]

- Identity Theft Report
- Proof of identity: [a copy of my driver's license/other government-issued identification card/other]
- Credit report with disputed information indicated
- FTC Notice to Furnishers of Information [PDF] which can be found here:  
<https://www.consumer.ftc.gov/articles/pdf-0092-notice-to-furnishers.pdf>

Source: <https://www.identitytheft.gov/Sample-Letters/dispute-new-account>



# Sample: Dispute Letter to a Company for an Existing Account

[Date]

[Your Name]

[Your Address]

[Your City, State, Zip Code]

[Name of Company]

[Fraud Department (companies may specify an address to receive fraud dispute letters), or Billing  
Inquiries Department]

[Address]

[City, State, Zip Code]

[RE: Your Account Number (if known)]

Dear Sir or Madam:

I am writing to dispute [a] fraudulent charge(s) on my account in the amount(s) of \$\_\_\_\_\_, and posted on [dates]. I am a victim of identity theft, and I did not make [this/these] charge(s). I request that you remove the fraudulent charge(s) and any related finance charge and other charges from my account, send me an updated and accurate statement, and close the account (if applicable). I also request that you cease reporting the inaccurate information to all of the nationwide credit reporting agencies (CRAs) to which you provided it.

Enclosed is a copy of my Identity Theft Report supporting my position, and a copy of my credit report showing the fraudulent items related to your company that are the result of identity theft. [Consumers should redact information that is unrelated to the dispute with this company.] Also enclosed is a copy of the Notice to Furnishers issued by the Federal Trade Commission, which details your responsibilities under the Fair Credit Reporting Act as an information furnisher to CRAs. The Notice also specifies your responsibilities when you receive notice from a CRA, under section 605B of the Fair Credit Reporting Act, that information you provided to the CRA may be the result of identity theft. Those responsibilities include ceasing to provide the inaccurate information to any CRAs, and ensuring that you do not attempt to sell or transfer the fraudulent debts to another party for collection.

Please investigate this matter and send me a written explanation of your findings and actions.

Sincerely,

[Your Name]

Enclosures: [List what you are enclosing]

- Identity Theft Report
- Proof of identity: [a copy of my driver's license/other government-issued identification card/other]
- Credit report with disputed information indicated
- FTC Notice to Furnishers of Information [PDF] which can be found here:  
<https://www.consumer.ftc.gov/articles/pdf-0092-notice-to-furnishers.pdf>

Source: <https://www.identitytheft.gov/Sample-Letters/dispute-new-account>





# Sample: Identity Theft Letter to a Debt Collector

[Date]

[Your Name]

[Your Address]

[Your City, State, Zip Code]

[Name of Credit Collection Company]

[Company Address]

[City, State, Zip Code]

[RE: Your Account Number (if known)]

I am a victim of identity theft. An identity thief used my personal information without my permission to open an account and make purchases with [name of business where account was opened]. This debt is not mine. I have enclosed proof of my identity and a copy of my FTC Identity Theft Report.

In accordance with the Fair Debt Collection Practices Act, I am asking you to stop collection proceedings against me and stop communicating with me about this debt, except as the Fair Credit Reporting Act allows. I also ask that you notify [the business where the account was opened] and tell them the debt is the result of identity theft.

[Provide details about what happened. Include the dates and amounts of fraudulent transactions.]

I have enclosed a copy of the Federal Trade Commission's Notice to Furnishers of Information. It explains your responsibilities under the Fair Credit Reporting Act (FCRA). The FCRA requires that debt collectors give an identity theft victim documents related to an account if the victim asks. Please send me copies of all records relating to the account, including:

- Account applications made on paper, online, or by telephone
- Account statements or invoices
- Records of payment or charge slips
- Delivery addresses associated with the account
- Records of phone numbers used to activate or access the account
- Signatures on applications and accounts
- Investigators report

Please send me a letter explaining what you have done to:

- Inform [business where the account was opened] that the debt is the result of identity theft
- Stop collection proceedings against me
- Stop reporting information about the debt to credit reporting companies
- Provide me with the records I request

Thank you for your cooperation.

Sincerely,

[Your Name]

(continued on the next page)



Enclosures: [List what you are enclosing]

- Identity Theft Report
- Proof of identity: [a copy of my driver's license/other government-issued identification card/other]
- FTC Notice to Furnishers of Information [PDF] FTC Notice to Furnishers of Information [PDF] which can be found here: <https://www.consumer.ftc.gov/articles/pdf-0092-notice-to-furnishers.pdf>

Source: <https://www.identitytheft.gov/Sample-Letters/identity-theft-debt-collector>



# Sample: Request Letter for Getting Business Records Related to Identity Theft

[Date]

[Your Name]

[Your Address]

[Your City, State, Zip Code]

[Name of Company]

[Address specified by the company for 609(e) requests, or, if none is specified, the address for the Fraud Department or Billing Inquiries Department]

[City, State, Zip Code]

RE: Request for Records Pursuant to Section 609(e) of the Fair Credit Reporting Act

[Description of fraudulent transaction/account]

[Dates of fraudulent transaction or Account Number (if known)]

Dear Sir or Madam:

I am a victim of identity theft. The thief [made a fraudulent transaction/opened a fraudulent account] in my name with your company. In accordance with section 609(e) of the Fair Credit Reporting Act, 15 U.S.C. § 1681g(e), I am requesting that you provide me copies of business records relating to the fraudulent [transaction/account] identified above. The law directs that you provide these documents at no charge, and without requiring a subpoena, within thirty (30) days of your receipt of this request. I am enclosing a copy of the relevant federal law and the Federal Trade Commission's business education publication on this topic.

Enclosed with this request is the following documentation, as applicable:

- Proof of my identity: A copy of my driver's license, other government-issued identification card, or other proof of my identity; and
- Proof of my claim of identity theft:
- A copy of the police report about my identity theft; and
- A completed and signed FTC Identity Theft Report or alternative affidavit of fact.

Please provide all records relating to the fraudulent [transaction/account], including:

- Application records or screen prints of internet/phone applications
- Statements/invoices
- Payment/charge slips
- Investigator's summary
- Delivery addresses
- All records of phone numbers used to activate or access the account
- Any other documents associated with the account
- Please send these records to me at the above address.

(continued on next page)



[If applicable: In addition, I authorize the law enforcement officer who is investigating my case to submit this request on my behalf and/or receive copies of these records from you. The law enforcement officer's name, address and telephone number is: [insert officer name, address and telephone]. Please also send copies of all records to this officer.]

If you have any questions concerning this request, please contact me at the above address or at [your telephone number].

Sincerely,  
[Your Name]

Enclosures: [List what you are enclosing]

- Identity Theft Report
- Proof of identity: [a copy of my driver's license/other government-issued identification card/other]
- Fair Credit Reporting Act Section 611 [PDF] which can be found here: <https://www.consumer.ftc.gov/articles/pdf-0091-fair-credit-reporting-act-611.pdf>
- A copy of Businesses Must Provide Victims and Law Enforcement with Transaction Records Relating to Identity Theft which can be found here: <https://www.ftc.gov/tips-advice/business-center/guidance/businesses-must-provide-victims-law-enforcement-transaction>

Source: <https://www.identitytheft.gov/Sample-Letters/request-records-related-identity-theft>



# Glossary

<b>Borrowed identity:</b>	A variation on identity theft. A friend might borrow your identity if he or she uses your key card to access the building where you live. Or, an undocumented worker or a person wanting to remain anonymous might use a stolen name, Social Security number, and date of birth in order to apply for a job or to open a bank account.
<b>Child identity theft:</b>	A variation of a borrowed identity scheme in which a criminal obtains a child's name and Social Security number in order to get a job, open a bank account, or even obtain a driver's license.
<b>Financial identity theft:</b>	The most common category of identity theft. In this type, the thief uses stolen credentials to access a person's monetary assets.
<b>Identity Theft:</b>	Falsely using someone else's personal information, including their name, date of birth, Social Security number, credit card numbers, ATM code, electronic signature, and passwords which protect financial information like electronic banking or e-payment sites.
<b>Insurance theft:</b>	A form of identity theft in which a criminal uses your insurance information in order to obtain insurance payouts illegally.
<b>Internet service provider (ISP):</b>	A company that connects you to the Internet by way of a device generically known as a modem.
<b>Key Logger:</b>	Software that logs everything that you type. Used by malicious agents to obtain sensitive





information, like your secure passwords for email or bank accounts.

**Medical identity theft:**

A form of identity theft in which a criminal uses a stolen identity in order to receive medical treatments or prescription drugs.

**Modem:**

The device that connects your home network (via a cable, DSL, fiber-optic, or satellite connection) to the Internet. Short for modulator - demodulator. Your wireless router usually connects to the modem.

**Net neutrality:**

Net neutrality is the principle that all online content should be treated the same by the companies that deliver it, namely Internet service providers. Net neutrality rules that were approved by the FCC in 2015 were repealed in 2017.

**Password Manager:**

An application that stores your passwords for you.

**Phishing:**

A play on the word "fishing." A broad group of malicious techniques where a criminal attempts to discover a person's details by way of deceptive electronic communication, usually an email or a chat message.

**Social engineering:**

A form of identity theft in which a criminal misrepresents themselves socially in order to gain information or to bypass a means of security. For example, a person might show up at an office claiming to be a delivery or repair person, hoping to talk their way into a non-public area.

**Real estate fraud:**

A form of identity theft in which a criminal uses a person's identifying details to alter property ownership records.



**Virtual Private Network (VPN):**

A VPN allows you to join a network virtually, i.e. a VPN is connected through software not hardware. It also allows private communication, i.e. the data is transmitted with encryption.

**Wireless Router:**

A device that usually connects to your modem. It directs all traffic between the Internet and the various devices on your home network like your laptops, desktop PCs or home theater PCs, game consoles, tablets, etc.



## Further Reading

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