



Identity Theft Training

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Community Partnerships

- ◎ **Collaborative partnerships between the law enforcement agency and the individuals and organizations they serve to develop solutions to problems and increase trust in police.**
- ◎ **In order for law enforcement agencies to be effective they have to work hand in hand with the communities they serve.**

**“By failing to prepare, you
are preparing to fail.”**

Benjamin Franklin

WHAT IS IDENTITY THEFT

- Iowa Code 715A.8 Defines Identity Theft:
 - A person commits the offense of identity theft if the person fraudulently uses or attempts to fraudulently use identification information of another person, with the intent to obtain credit, property, services, or other benefit.

What is Identification Information?

- For purposes of this section, "*identification information*" includes, but is not limited to, the name, address, date of birth, telephone number, driver's license number, nonoperator's identification card number, social security number, student identification number, military identification number, alien identification or citizenship status number, employer identification number, signature, electronic mail signature, electronic identifier or screen name, biometric identifier, genetic identification information, access device, logo, symbol, trademark, place of employment, employee identification number, parent's legal surname prior to marriage, demand deposit account number, savings or checking account number, or credit card number of a person.

How do thieves get your information?

- Dumpster Diving
 - Stealing information thrown away
- Card Skimmers
- Phishing Scams
- Steal your wallet or purse
- Data Breach
- Hacking

Warning Signs

- ◉ Notice from the IRS
- ◉ Calls from debt collectors of unfamiliar debts
- ◉ Bank accounts not balancing out
- ◉ Credit Report has accounts you are not familiar with
- ◉ Unexplained Medical bills

Reduce Your Risk

Identity protection means treating your personal information with care.

Make it a habit.

- like buckling your seatbelt, and
- locking your doors at night

Reduce Your Risk

Protect Your Personal Information.

- Keep your important papers secure.
- Be careful with your mail.
- Shred sensitive documents.
- Don't overshare on social networking sites. Know and use Privacy Settings

Reduce Your Risk

Protect your computer.

- Use anti-virus software, anti-spyware software, and a firewall.
- Create strong passwords.
- Keep your computer's operating system, browser, and security up to date.

Reduce Your Risk

- **Do not conduct sensitive business on public computers or networks**
- **Be aware of phishing scams**
 - E-mails may appear to be from a legitimate business and request verification of information. E-mail usually contain a link to a fraudulent web page which may seem legitimate containing company logos
 - May also be done over the phone, usually phisher warns victim of dire consequence and asks for personal information for verification

Reduce Your Risk

Respond quickly to notices from the Internal Revenue Service.

- If someone has used your Social Security number on a tax return, contact IRS's Specialized Identity Theft Protection Unit
– **1-800-908-4490**

Reduce Your Risk

Read your bank, credit and account statements, and Explanation of Medical benefits.

- Look for charges you didn't make.
- Be alert for bills that don't arrive when you expect them.
- Follow up if you get account statements you don't expect.

What do you do if you suspect your identity has been stolen?

- ❑ **Act fast to limit the damage!**
- ❑ Take the following three steps

1 - Place a Fraud Alert

- Contact one of the three National Credit Reporting Agencies
- Request a Fraud Alert
 - A fraud alert is FREE!
- You must provide proof of identity
- The company you call must contact the other two Credit Bureau Agencies about your Fraud Alert

Fraud Alert

- A Fraud Alert makes it more difficult for a thief to open more accounts in your name
- When you have an alert, a business must verify your identity before issuing credit
- Initial Fraud Alert stays on for 90 days
 - Mark you calendar when you place the initial alert
- Can be renewed after initial 90 day period

2 – Order you Credit Report

- Having the Fraud Alert allows you to order your credit report from each of the three Credit Bureaus
- Ask that they only show the last four digits of your SSN on the report
- If you can find which accounts have been tampered with
 - Dispute the errors with Credit Bureau
 - Ask they block the disputed accounts
 - Contact the affected businesses

Contacting the Credit Bureaus

Equifax	Experian	TransUnion
1-800-525-6285	1-888-397-3742	1-800-680-7289
http://www.equifax.com/home/en_us	http://www.experian.com/	http://www.transunion.com/

Contacting Businesses

- Talk to someone in the Fraud Department if they have one or talk with a manager
- Follow-up in writing
- Send your letters via certified mail and ask for a return receipt
 - That creates a record of communication
- Ask for copies of documents used to open new accounts or charges in your name
 - Businesses must send you free copies of the records within 30 days of receiving your request

3 – Create an Identity Theft Report

- Gives you rights that help you to recover more quickly.
- File a complaint with the FTC.
 - Ftc.gov/complaint or 1-877-438-4338.
 - This will become your FTC Affidavit.
- File a police report.

Your FTC Affidavit and police report make an Identity Theft Report



Iowa Identity Theft Passport Program

- The Identity Theft Passport Act was established by [Iowa Code §715A.9A](#) and provides victims of identity theft with a way to corroborate the crime to creditors and law enforcement.
- Will not be issued for instances of mistaken identity or loss of personal sensitive data (SSN Card, D/L, etc.).

Iowa Identity Theft Passport Program

- Victims of identity theft can present their ID Theft Passport to law enforcement agencies to help prevent their arrest for offenses committed by a person who stole their identity. The ID Theft Passport may also be presented to creditors to aid in the investigation of fraudulent charges and the Credit Bureaus as an official notice of disputed charges on credit reports.

Recovering from Identity Theft

- This will not happen over night
- Will require time and energy on your part to help resolve
- Educate yourself

To Learn More About Identity Theft

- Visit the Federal Trade Commission Consumer Information website
 - <http://www.consumer.ftc.gov/features/feature-0014-identity-theft>
- Sample Letters and Forms from the FTC
 - <http://www.consumer.ftc.gov/articles/0281-sample-letters-and-forms-victims-identity-theft>
- Iowa Attorney General's Office website
 - http://www.iowa.gov/government/ag/helping_victims/contents/IDPP.html

Questions

