Identity Theft

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Overview

- Figures and Trends
- How identity Theft occurs
- Preventing ID theft
- Minimizing your Risk
- At Home Prevention
- Your Rights
- What can you do?
- What’s next
ID Theft Complaint Type

Calendar Years 2006 through 2008

Complaint Types
- Identity Theft Complaints
- Other Complaints
- Fraud Complaints

<table>
<thead>
<tr>
<th>Year</th>
<th>Total</th>
<th>Identity Theft</th>
<th>Other</th>
<th>Fraud</th>
</tr>
</thead>
<tbody>
<tr>
<td>CY-2006</td>
<td>890,066</td>
<td>24%</td>
<td>48%</td>
<td>28%</td>
</tr>
<tr>
<td>CY-2007</td>
<td>1,050,229</td>
<td>20%</td>
<td>55%</td>
<td>25%</td>
</tr>
<tr>
<td>CY-2008</td>
<td>1,223,370</td>
<td>22%</td>
<td>52%</td>
<td>26%</td>
</tr>
</tbody>
</table>
ID Theft Complaint Count

Calendar Years 2000 through 2008

- CY-2000: 230,628
- CY-2001: 325,519
- CY-2002: 551,622
- CY-2003: 713,657
- CY-2004: 860,383
- CY-2005: 909,213
- CY-2006: 890,066
- CY-2007: 1,050,229
- CY-2008: 1,223,370

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Complaints by Age

- 65 - and Over: 6%
- 60 - 64: 4%
- 50 - 59: 13%
- 40 - 49: 20%
- 30 - 39: 23%
- 18 - 29: 29%
- Underage: 5%

Federal Trade Commission
Released February 2009
### Estimated Annual Identity Theft Incidents at Largest US Banks

#### Incidents Per Billion in Deposits (2006)

<table>
<thead>
<tr>
<th>Bank</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>M&amp;T Bank</td>
<td>3.00%</td>
</tr>
<tr>
<td>Union Bank of California</td>
<td>2.20%</td>
</tr>
<tr>
<td>ING Bank</td>
<td>1.40%</td>
</tr>
<tr>
<td>Merrill Lynch</td>
<td>1.90%</td>
</tr>
<tr>
<td>Key Bank</td>
<td>2.30%</td>
</tr>
<tr>
<td>PNC Bank</td>
<td>3.50%</td>
</tr>
<tr>
<td>World Savings Bank</td>
<td>0.10%</td>
</tr>
<tr>
<td>National City Bank</td>
<td>0.50%</td>
</tr>
<tr>
<td>HSBC</td>
<td>2.10%</td>
</tr>
<tr>
<td>US Bank / US Bancorp</td>
<td>3.90%</td>
</tr>
<tr>
<td>Wells Fargo</td>
<td>9.40%</td>
</tr>
<tr>
<td>JPMorgan Chase / BankONE</td>
<td>5.00%</td>
</tr>
<tr>
<td>Bank of America / MBNA</td>
<td>7.50%</td>
</tr>
<tr>
<td><strong>Total (2006)</strong></td>
<td><strong>21.30%</strong></td>
</tr>
</tbody>
</table>

*Source: Rose State College*
ID Theft by State
Oklahoma is #23

Identity Theft Victims by State (Per 100,000 Population)
January 1 – December 31, 2006
Federal Trade Commission Released February 7, 2009
## Top Cities in Oklahoma

**January 1 – December 31, 2005**

<table>
<thead>
<tr>
<th>City</th>
<th>No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Oklahoma City</td>
<td>484</td>
</tr>
<tr>
<td>Tulsa</td>
<td>366</td>
</tr>
<tr>
<td>Edmond</td>
<td>97</td>
</tr>
<tr>
<td>Norman</td>
<td>81</td>
</tr>
<tr>
<td>Broken Arrow</td>
<td>66</td>
</tr>
</tbody>
</table>

199.7% of the 2,403 victims reporting from Oklahoma indicated their city of residence.
How ID Theft Occurs

• Stolen wallets and purses containing ID and credit cards.
• Stolen mail, both incoming and outgoing. This may include bank and credit card statements, personal checks, tax information, etc.
• Pre-Approved Credit cards.
• Rummage through trash at your home or from a business you visited.
• intercepted or diverted internet activity.
Social Engineering

- Social Engineering is gaining someone's confidence for other than honorable intentions.
- Many of you have been victims of Social Engineering in the last few days/weeks!
Information Found

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- BIRTH DAYS:
  - 05/17/1971
  - 09/26/1982
  - 10/07/1971
  - 04/10/1965
  - 02/09/1978
  - 05/08/1988
  - 07/30/1964
  - 08/10/1959
  - 10/30/1962
  - 04/14/1982
  - 01/15/1970
  - 01/30/1987
INFORMATION CONT.

- **ADDRESSES:**
  - 2201 S. Avery Ave.
  - 10811 Tumilty Ave.
  - 2504 Windover Dr.
  - 10504 Harvest Moon Ave.
  - 4708 Red Hill Rd.
  - 3202 Glenhaven Dr.
  - 12401 S.E. 99th St.
  - 4510 Beckett Ct
  - 3931 S.E. 14th St.
  - 10117 E. Ollie Ave.
• HOW MANY ARE VOTERS: 14
• DEMOCRATS: 1
• REPUBLICANS: 13
• INDEPENDANTS: 0
• POLLING PLACES:
  – Restoration Church
  – Harvest Hills Elementary School
  – Schwartz Elementary School
  – First Assembly Of God Church
  – MWC Community Church Of The Nazarene
INFORMATION CONT.

• PHONE NUMBERS:
  – 405-286-####9
  – 405-364-####0
  – 918-245-####2
  – 405-733-####3
  – 405-703-####3
  – 405-793-####9
  – 405-751-####1
  – 405-769-####0
• **EMPLOYER:**
  – UCO
  – First National Bank
  – Midwest City Chamber of Commerce
PICTURES FOUND

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PICTURES CONT.
Others we found information on?

- The next slides are from other students that you may or may not know.
Who could this be?

- 114 Orchard Dr. MWC
- Democrat Voted 35 Times
- DOB: 07/17/19
- 405-235-45#
- ratemyprofessor.com

“She is an awesome teacher. Always willing to help with ANY kind of problem. Very understandable and fair.”
Some information found!

- Relationship with Jennifer L.
- Lives in Edmond
- Birthday is 08/25/19#
- OK Christian – Art Major
- Rose Sate – Journalism
- Edmond High School ’97
- Relatives: Matthew A., Jean A., Paul A., Susan A.
- Registered independent
- DOB: 08/25/19##
2# Years Old

"When you are in Love you can't fall asleep because reality is better than your dreams!"

Had poison ivy and an allergic reaction

DOB: 04/28/19#

Loves Justin

Birthplace: Beaumont, TX

Brown Eyes, Brown Hair, 5’7”, Right Handed

Loves shopping with Jessica

And much more! (Added as friend in MySpace)
More information!

- Male
- DOB: 08/13/19#
- Single
- interested in Women (Glad to hear it)
- Presbyterian
- Rose State College – Music Theory
- Works for Bart Conner's Gymnastics
  - Boys Team Coach
- Democrat, Voted 2 Times
• Mustang HS ‘0#
• F/Single
• Maybe nice guys finish last, but in the race they're running ....
• Rose State – Pre-ed
• Heart Strings Cards (managerish)
More information!

• Grew up in Wichita Falls, TX
• OK for 17 Years
• Daughter
• Capricorn
• Network Admin (Microsoft Cert 2004)
• White
• Relationship with Nicole M.
• Looking for friends
• Atheist
• Leo
• income: $250,000 and higher (really?)
• interested in old people in the bottom of trash cans eating sandwiches
• Rose State – Ph.D. in Computer Science
• DOB: August 19th
• Guess we don’t need to ask if you drink!
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• Height: 5’2”
• Aquarius
• Rose State – Bachelors in Graphic Comm.
• UCO – Graphics Design
• Metro Tech
• Always hungry, Always eatin, Always cold, Always me
Websites Used

- MySpace
- Facebook
- OklahomaData
- Google
- Oklahoma Court Network
What can they do with your ID?

• Open credit card accounts in your name, using a false address.
• Establish phone or wireless service in your name.
• Open bank accounts and write bad checks in your name.
• Take out loans in your name.
Preventing identity Theft

• You can’t completely prevent ID theft from occurring.
• You can reduce the chances of it happening to you by taking some precautionary steps.
• Should you find that you have had your identity stolen, you can call the Federal Trade Commission’s (FTC) identity Hotline at 1-877-IDTHEFT (438-4338) for assistance.
How to Minimize Your Risk

• Keep items with personal information in a safe place. Don’t leave personal items out in the open, even in your room or office, put it out of sight.

• Shred or tear up your receipts if not needed. This is for ALL types of receipts, doctors office, pharmacy, credit applications, etc.

• Order a copy of your credit report annually and review it. Make sure it is accurate.
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Shredding is important
How to Minimize Your Risk

- Before revealing personal information, ask how it will be used and how it will be shared.
- Pay attention to billing cycles.
- Give or Use your SSAN only when necessary.
- Carry only the identity Cards you need.
- Remove mail from mailbox promptly.
- Sign your credit cards immediately. (opinions vary)
- Don’t let clerks write your credit card number on a check.
How to Minimize Your Risk

- Memorize PINs and Passwords. Never write them down.
- Don’t leave paid bills in your mailbox to be picked up.
- Pickup new checks at the bank, don’t have them mailed. (hard to do with internet ordering)
At Home Prevention

• Adopt a “need to know” approach to personal data. Credit card companies may need to know your mother’s maiden name to prove your identity.

• If someone calls on the phone and offers you a “major” credit card, prize, etc, and asks for personal data – ask them to send a written application form.

• If they won’t do it, tell them you aren’t interested and hang up.
Do Not Call Registry

http://www.donotcall.gov

WHAT YOU SHOULD KNOW ABOUT THE NATIONAL DO NOT CALL Registry

The National Do Not Call Registry gives you a choice about whether to receive telemarketing calls at home. Most telemarketers should not call your number once it has been on the registry for 31 days. If they do, you can file a complaint at this Website. You can register your home or mobile phone for free. Your registration will be effective for five years.

Attention sellers and telemarketers: Go to https://telemarketing.donotcall.gov to subscribe to the National Do Not Call Registry.

If you are an exempt organization, and you wish to scrub your call lists, you may subscribe, but are not required to do so.
Credit Bureaus

- **FREE ANNUAL CREDIT REPORT**

- **EUQiFAX - 1-800-685-1111**
  - P.O. Box 740241, Atlanta, GA 30374-0241

- **EXPERiAN - 1-888-397-3742**
  - P.O. Box 2104, Allen, TX 75013

- **TRANSUNiON - 1-800-916-8800**
  - P.O. Box 1000, Chester, PA 19022
Victim? What to Do..

1. Contact the fraud department of each of the three credit bureaus.

2. Contact the creditors of any account(s) that have been opened or tampered with.

3. File a report with the local police department or the police department where the theft took place.
   • Always insist on a written police report and obtain a copy as soon as you can.

4. File a complaint online http://www.consumer.gov
Computer Feeling Sick?

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Virus
Real or Fake?

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Antivirus 2008 requires ActiveX controls to repair your computer.
To continue, click the icon on top, and then click "Install ActiveX Control".
If you don't see the icon on top, click here.

Warning! Warning! Scam!

Dangerous files found! Your Privacy is at Risk!
To prevent yourself from personal data loss, you need to install a special application to help protect your personal data from possible theft or unauthorized use.

Name        Alert level
Backdoor.Win32.TheThing.a  High
Trojan.DOS.Tornado_Patch   High
Trojan-PSW.Win32.Cged.215  High

Remove All  Ignore

10 items detected, 8 issues found

DANGER! VIRUSES FOUND!

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Real or Fake?

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Real or Fake?

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Real or Fake?
Microsoft Security Essentials

http://www.microsoft.com/security_essentials

Rose State College
http://free.avg.com
Avast

http://www.avast.com/free-antivirus-download
Questions?

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