Identity Theft

Ken Dewey
Networking / Cyber Security
Rose State College
Midwest City, OK 73110
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>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>
</tr>
<tr>
<td>CY-2007</td>
<td>1,050,229</td>
<td>20%</td>
<td>55%</td>
</tr>
<tr>
<td>CY-2008</td>
<td>1,223,370</td>
<td>22%</td>
<td>52%</td>
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</tbody>
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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)

- M&T Bank: 3.00%
- Union Bank of California: 2.20%
- ING Bank: 0.10%
- Merrill Lynch: 3.50%
- Key Bank: 0.80%
- PNC Bank: 3.00%
- World Savings Bank: 0.10%
- National City Bank: 4.10%
- HSBC: 2.10%
- US Bank / US Bancorp: 3.90%
- Wells Fargo: 9.40%
- JPMorgan Chase / BankONE: 5.00%
- Bank of America / MBNA: 7.50%

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Identity Theft Victims by State (Per 100,000 Population)

January 1 – December 31, 2006
Federal Trade Commission Released February 7, 2009

Oklahoma is #23
Top Cities in Oklahoma
January 1 – December 31, 2005

Top Cities In Oklahoma
(number of victims)

City          No.
Oklahoma City 484
Tulsa          366
Edmond         97
Norman         81
Broken Arrow   66

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!
Female

• DOB: 02/21/19#
• Hometown: Bristol, PA
• Rose State College
• Major: Journalism
• In a Relationship with ****
• High Schools – Biloxi High
  Edmond North
• Employer: Cigarettes for Less
• Job Description – Sit, do homework, smoke and get paid for it.
• Went to Houston on January 3rd

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Female

- 27 years old
- Moore, Oklahoma
- Religion – Catholic
- Status – Swinger
- Ethnicity: White
- Zodiac: Libra
- Major: Photography
- Minor: Journalism
- Smoke/Drink – Yes
- Rose State College
- High Schools – Meeker High SHAPE High
Male

- Hometown: Midland, TX
- Rose State College
- Major: Business
- Relationship Status - Single
- DOB: 05/24/19##
- Texas Longhorn Fan
Male

- Parents – Marilyn T. ****
- Rose State College
- High School – Midwest City High
- Likes to Rock
- Employer: 15th Street News
- Entertainment Editor
DOB: 12/17/19#

Sibling: Candi ******

Relationship Status: Single

Republican

Religion: Christian

Rose State College

Major: Undergraduate Studies

Employer: Best Buy

High Schools – Carl Albert
Mid-Del Christian

And LOTS more
How did you do?

• Overall, not much information was found on the majority of you.

• Now let me show you some that didn’t do so well.
Some information found!

- Relationship with Jennifer L.
- Lives in Edmond
- Birthday is 08/25/19
- OK Christian – Art Major
- Rose State – 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)
• 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!
• 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.
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.
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.
• FREE ANNUAL CREDIT REPORT  
  – http://www.annualcreditreport.com/

• EQUiFAX - 1-800-685-1111  
  – http://www.equifax.com/,  
  – P.O. Box 740241, Atlanta, GA 30374-0241

• EXPERiAN - 1-888-397-3742  
  – http://www.experian.com/,  
  – P.O. Box 2104, Allen, TX 75013

• TRANSUNiON - 1-800-916-8800  
  – http://www.transunion.com/  
  – 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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Real or Fake?

DANGER! VIRUSES FOUND!

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Real or Fake?

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Real or Fake?

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Real or Fake?

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Real or Fake?

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Microsoft Security Essentials

http://www.microsoft.com/security_essentials
Avast

http://www.avast.com/free-antivirus-download
Ken Dewey
Director Networking / Cyber Security
BS-131 – (405) 733-7977
kdewey@rose.edu
Rose State College
Midwest City, OK 73110

http://cybersecurity.rose.edu