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>Identity Theft</th>
<th>Other Complaints</th>
<th>Fraud Complaints</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>
</tr>
</tbody>
</table>

- 25% of complaints in CY-2007
- 26% of complaints in CY-2008
Rose State

ID Theft Complaint Count

Calendar Years 2000 through 2008

230,628
325,519
551,622
713,657
860,383
909,213
890,066
1,050,229
1,223,370

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Complaints by Age

January 1 – December 31, 2008

- 19 and Under: 1%
- 20 - 29: 20%
- 30 - 39: 23%
- 40 - 49: 26%
- 50 - 59: 22%
- 60 - 69: 4%
- 70 and Over: 4%
Identity Theft Victims by State (Per 100,000 Population)¹
January 1 – December 31, 2006

Oklahoma is #23
### 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!
Female

- MWC Chamber of Commerce
- 13300 SE 94th St. OKC 73165
- Democrat – Voted 3 Times
- DOB: 7/30/19XX
Female

- Treasurer for Leadership Inc. 2007-2008
- 9708 Southern Oaks Dr. MWC
- Democrat – Voted 10 Times
- 741-64##
- Graduated Leedy High School 1981
- Group Fitness Instructor through NFPA
Male

- 5321 Eden Dr OKC
- Republican Voted 13 Times
- DOB: 08/30/19#
- Phone: 405-672-92##
Male

- Southern Illinois University
- Central Missouri State University
- Mineral Area College
- 304 E. Ridge Wood Dr. MWC
- Democrat Voted 33 Times
Ardmore Public Schools
Gordon Cooper Tech
Executive Directory, Personnel Services
Donated $200 to Lou Barlow on 10/22/02
JD from OCU
13305 Mayberry Place, OKC
DOB: 01/08/19##
Democrat voted 3 Times
Listed in Google MANY times
Female

- 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.”
Female

- 4816 Montclair Dr Del City
- DOB 12/31/19##
- Democrat voted 7 times
- Ran the renaissance Run 2005  29:18
- Del City Kiwanis Club President
Female

- 16620 Ventana Blvd Edmond
- 405-285-4366
- Democrat voted 20 times
- Vegetarian
- Board of regional aids intercommunity network
- Secretary board Studio Mid Del
01010010011011110111001101100101001000000101001101110100011000010111010001100101

- Rose State
- Female
- 8304 NW 119th St OKC
- Democrat voted 33 Times
- DOB: 6/30/19##
- OU 1992-1995
Male

- 12300 SE 30th Place Choctaw
- Republican voted 29 times
- DOB: 7/1/19#
- 405-869-94#
- Senator of Choctaw
Female

- 2051 Camelot Dr MWC
- Republican voted 8 times
- 405-769-8811
- DOB: 4/30/1951
Female

- 9104 Sun Country Dr. MWC
- Independent never voted
- DOB: 5/17/19
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 Sate – Journalism
- Edmond High School ’97
- Relatives: Matthew A., Jean A., Paul A., Susan A.
- Registered Independent
- DOB: 08/25/19

Rose State College
• 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
More Information!

- Female
- 4/14/19##
- Rose State – Liberal Studies (for now)
- I do what I want and get paid for it… :)
- Republican
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
- Oklahoma Data
- 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.
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.
National Do Not Call Registry

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
  - 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
Questions?

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