Preventing Identity Theft 2018

Presented by Retired FBI Special Agent Jeff Lanza

1. Protect Your Personal Information
✓ Don't carry your social security card.
✓ Don't provide your social security number to anyone unless there is a legitimate need for it.
✓ Be aware that most Medicare cards use the social security number as the Medicare number. Take steps to protect your card.

2. Protect Your Documents
✓ Shred your sensitive trash with a cross-cut or micro-cut shredder.
✓ Don't leave outgoing mail with personal information in your mailbox for pickup.

3. Be Vigilant Against Tricks
✓ Never provide personal information to anyone in response to an unsolicited request.
✓ Never reply to unsolicited emails from unknown senders or open their attachments.
✓ Don't click on links in emails from unknown senders.

4. Protect Your Communications
✓ Keep your computer and security software updated.
✓ Don't conduct sensitive transactions on a computer that is not under your control.
✓ Protect your Wi-Fi with a strong password and WPA2 encryption.

5. Protect Your Digital World
✓ Use strong passwords with at least eight characters, but the longer the stronger. Try random words strung together or phrases.
✓ Use different passwords for your various accounts.
✓ If you store passwords in a file on your computer, encrypt the file when you save it and assign a strong password to protect that file. This sounds obvious, but, don't name the file "passwords".
✓ Consider using password management programs.

Social Networking Security Reminders
1. Login directly, not through links.
2. Only connect to people you know and trust.
3. Don't put your email address, physical address, or phone number or other personal information in your profile.
4. Sign out of your account after you use a public computer.

Identity Theft for Tax Related Purposes
If you are the victim of identity theft, or at risk because your information has been breached, go to this site:
https://www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft

To remove your name from lists:
Mail - www.dmachoice.org; **Phone -** www.donotcall.gov
To stop preapproved credit card offers:
www.optoutprescreen.com *or* 1-888-5-OPTOUT (567-8688)

Speaker Information: Jeff Lanza
Phone: 816-853-3929
Email:jefflanza@thelanzagroup.com
Web Site: www.thelanzagroup.com

Credit Reporting Bureaus
Equifax: (800) 525-6285
(800) 685-1111 to freeze your credit report
P.O. Box 740241 Atlanta, GA 30374
Experian: (888) 397-3742
(888) 397-3742 to freeze your credit report
P.O. Box 9530 Allen, TX 75013
Trans Union: (800) 680-7289;
(888) 909-8872 for freezing your credit report
P.O. Box 2000, Chester, PA 19016
Innovis: (800) 540-2505
(800) 540-2505 to freeze your credit report
P.O. Box 1640 Pittsburgh, PA 15230
You are allowed 3 free reports each year; to order:
Web: www.annualcreditreport.com or 877-322-8228
Your credit report at Innovis must be ordered from:
www.innovis.com/personal/creditReport

Terms to Understand:
1. **Fraud Alert:** Your credit file at all three credit reporting agencies is flagged and a potential lender should take steps to verify that you have authorized the request.
   Inside Scoop: Fraud alerts only work if the merchant pays attention and takes steps to verify the identity of the applicant. They expire in 90 days unless you have been a victim of identity theft, in which case you can file an extended alert - it lasts for seven years.
2. **Credit Monitoring:** Your credit files are monitored by a third party - if activity occurs you are notified.
   Inside Scoop: Credit monitoring does not prevent fraud, it only notifies you when your credit reports have been accessed, which is an indication that fraud may have occurred.
3. **Credit Freeze:** A total lockdown of new account activity in your name. This requires unfreezing before you can open an account.
   Inside Scoop: *A proven way to protect against identity theft. Credit freeze laws vary by state. To check yours, go to your state Attorney General's website and search for "credit report freeze".*

To Report Internet Fraud: www.ic3.gov
Key Numbers
FBI (202) 324-3000 or your local field office
FTC 1-877-IDTHEFT; **IRS** 1-800-829-0433
Postal Inspection Service 1-877-876-2455
Social Security Administration 1-800-269-0271
Identity Theft Resource: www.identitytheft.gov