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## **IDENTITY THEFT: What criminals & terrorists can do to you & your organization**

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*“My wallet was stolen in December 1998. There has been no end to the problems I’ve faced since then. The thieves used my identity to write checks, use a debit card, open a bank account with a line of credit, open credit accounts with several stores, obtain cell phones and run up huge bills, print fraudulent checks on a personal computer bearing my name, and more. I’ve spent the last two years trying to repair my credit report (a very frustrating process) and have suffered the ill effects of having a marred credit history. I’ve recently been denied a student loan because of inaccurate information on my credit report.”*

*(This is a real complaint from a victim of Identity Theft...February 22, 2001).*

Despite your best efforts to manage the flow of your personal information or to keep it to yourself, skilled identity thieves may use a variety of methods – low and high tech – to gain access to your data. Here are some of the ways imposters can get your personal information and take over your identity:

- They steal your wallets and purses containing your identification, and credit and bankcards.
- They steal your mail, including your bank and credit card statements, pre-approved credit offers, new checks, and tax information.
- They complete a “change of address form” to divert your mail to another location.
- They rummage through your trash, or the trash of businesses, for personal data in a practice known as “dumpster diving.”
- They fraudulently obtain your credit report by posing as a landlord, employer, or someone else who may have a legitimate need for, and legal right to, the information.

- They find personal information in your home.
- They use personal information you share on the Internet.
- They scam you, often through email, by posing as legitimate companies or government agencies you do business with.
- They get your information from the workplace in a practice known as “business record theft” by: stealing files out of offices where you are a customer, employee, patient or student; bribing an employee who has access to your files; or “hacking” into electronic files.

#### How Identity Thieves Use Your Personal Information.

1. They call your credit card issuer and, pretending to be you, ask to change the mailing address on your credit card account. The imposter then runs up charges on your account. Because your bills are being sent to the new address, it may take sometime before you realize there is a problem.
2. They open a new credit card account, using your name, date of birth and SSN. When they use the credit card and do not pay the bills, the delinquent account is reported on your credit report.
3. They establish phone or wireless service in your name.
4. They open a bank account in your name and write bad checks on that account.
5. They file for bankruptcy under your name to avoid paying debts they incurred under your name, or to avoid eviction.
6. They counterfeit checks or debit cards, and decimate your bank accounts.
7. They buy cars by taking out auto loans in your name.
8. They give your name to the police during an arrest. If they are released from police custody but do not show up for the court date, an arrest warrant is issued in your name.

