

Protect Your Identity

What is Identity Theft?

How can someone steal your identity? Identity theft occurs when someone uses your personal information such as your name, Social Security number, credit card number or other identifying information, without your permission to commit fraud or other crimes.

Identity theft is a serious crime. People whose identities have been stolen can spend months or years – and their hard-earned money – cleaning up the mess thieves have made of their good name and credit record. In the meanwhile, victims may lose job opportunities, be refused loans, education, housing or cars, or even get arrested for crimes they didn't commit.



ATM SAFETY

Although automated teller machines (ATM)'s have made banking more convenient, they have also created new opportunities for thieves

Here are some tips to keep you and your money secure while conducting ATM transactions.

- Be aware of your surroundings. If you observe or sense suspicious persons or circumstances, do not use the machine.
- Avoid using an ATM at night.
- Don't accept assistance from a stranger.
- Have your ATM card ready when you approach the ATM and memorize your personal identification number (PIN).
- Keep your PIN private by using your body as shield during the transaction.
- Always take your transaction receipts with you. Don't leave

DID YOU KNOW?

It is not only a stranger that steals your identity, chances are they are more than likely someone you know!

Please share this information with all of your family members; we hope this safeguard your identity.

THERE ARE SERVICES AVAILABLE TO HELP YOU ADDRESS THE PROBLEM WITH IDENTITY THEFT.

"People whose identities have been stolen can spend months or years – and thousands of dollars – cleaning up the mess the thieves have made of their good name and credit record."

Federal Trade Commission: When Bad Things Happen to Your Good Name, Sept 2002.

LIBERTY ENTERPRISES, INC. IDENTITY THEFT SERVICES

To order or learn more, please call the Identity Theft Hotline
Toll-free 877-989-3909
www.libertvidtheft.com

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Takeover Existing Credit Card Account Through "Skimming"

- Method of counterfeiting credit/debit/ATM cards
 - Dishonest merchant employee
1. "Skims" customer credit/debit card using skimming device.
 2. Copies data from magnetic strip.
 3. Use to encode the magnetic strip of lost/stolen or counterfeit cards.
 4. Sells data to criminal gangs.
 - ATM rigging

Skimming Where's it Happening?

- Restaurants
- Gas Stations
- Hotels
- ATMs

Skimming & ATMs How is it Accomplished?

False front ATMs (Ghost Terminals)...

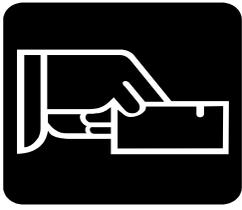
- Fake touch pad screen/card reader placed over legitimate card reader & PIN pad
- Disables workings of ATM
- Cardholder inserts card and keys PIN
- Magnetic stripe copied
- PIN captured

PROTECT YOURSELF AGAINST ID THEFT

- Carry minimum ID and credit cards
- Don't carry SSN card
- Review monthly statements immediately upon receipt
- Protect all PIN numbers
 1. Do not carry PIN with you
 2. Do not write PIN on back of ATM/debit/credit cards
- Do not carelessly dispose of credit/debit/ATM receipts
- Match credit/debit/ATM receipts to your monthly statements immediately upon receipt
- Mail bills from post office
- Limit disclosure of your SSN
- Immediately review utility, telephone, and cellular phone bills
- Never give out credit card, account number or SSN over the telephone unless you initiate the call
- Shred confidential documents including pre-approved credit card offers
- Put a password on your accounts at financial institutions
- Request credit report from major credit reporting agencies annually
 - Equifax: 1-800-685-1111
 - Experian: 1-888-397-3742
 - TransUnion:
1-800-888-4213
- Record the names, account numbers and customer service numbers of all cards you have. This way you will have the necessary information if you need to cancel your cards immediately.
- Write "see ID" or always check ID" on the back of your cards.
- Do not have your driver's license or SSN printed on your checks.

RESOURCES

- www.identitytheft.org
- www.privacyrights.org
- www.consumer.gov/idtheft
- www.ssa.gov
Fraud Hotline 1-800-269-0271
- Federal Trade Commission
1-877-IDTHEFT (438-4338)



SAFETY TIPS WHEN MAKING PURCHASES

Paying for goods and services with your ATM/debit card at retail locations provide you a convenient and easy payment method. Please practice these important safety tips to protect your accounts.

- When you use your card to make purchase, be sure to shield the PIN you enter from the view of others. Even if someone is helping you use the terminal, make sure they are not watching you enter your PIN.
- When you receive cash back from a transaction, safely put it away before leaving the area.
- Be certain the transaction is complete and review the receipt before leaving the premises. Always remember to take the receipt with you and record it in your register. Then shred your receipt before discarding it, since it contains valuable information.

HOW IDENTITY THIEVES GET YOUR PERSONAL INFORMATION:

- They steal wallets and purses containing your identification and credit and bank cards.
- 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 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 information from the workplace in a practice known as “business record theft” by stealing files out of offices where you’re 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:

- 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 some time before you realize there’s a problem.
- They open a new credit card account, using your name, date of birth and SSN. When they use the credit card and don’t pay the bills, the delinquent account is reported on your credit report.
- They establish phone or wireless service in your name.
- They open a bank account in your name and write bad checks on that account.
- They file for bankruptcy under your name to avoid paying debts they’ve incurred under your name, or to avoid eviction.
- They counterfeit checks or debit cards, and drain your bank account.
- They buy cars by taking out auto loans in your name.
- They give your name to the police during an arrest. If they’re released from police custody, but don’t show up for their court date, an arrest warrant is issued in your name.

A SPECIAL WORD ABOUT SOCIAL SECURITY NUMBERS

Your employer and financial institution will likely need your SSN for wage and tax reporting purposes. Other businesses may ask you for your SSN to do a credit check, like when you apply for a loan, rent an apartment, or sign up for utilities. Sometimes, however, they simply want your SSN for general record keeping. You don’t have to give a business your SSN just because they ask for it. If someone asks for your SSN, ask the following questions:

- Why do you need my SSN?
- How will my SSN be used?
- What law requires me to give you my SSN?
- What will happen if I don’t give you my SSN?



Sometimes a business may not provide you with the service or benefit you’re seeking if you don’t provide your SSN. Getting answers to these questions will help you decide whether you want to share your SSN with the business. Remember – the decision is yours.

Don’t carry your SSN card; leave it in a secure place.