

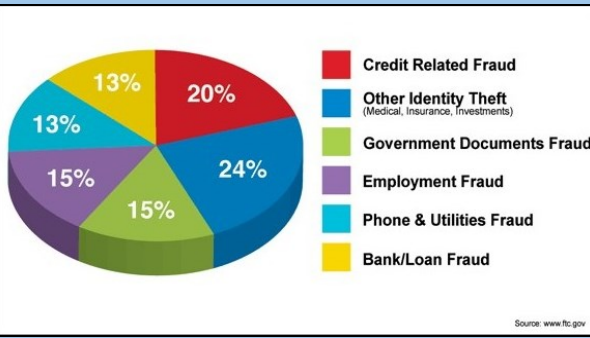
What is Identity Theft?

Identity theft is a serious crime and it happens when someone steals your personal information and uses it without your permission. It's the fastest growing crime in the U.S., with more than 12 million victims each year.

It not only disrupts your finances, credit history, reputation, but it also takes time, money, and patience to resolve.



Types of ID Theft



Identity fraud has many aspects to think about. From credit card scams to compromised websites, you truly have to be vigilant anywhere you go.

ID Theft Prevention Tips for Seniors

1. Don't carry your Medicare card in your wallet

You may make a copy of your Medicare card and block out the last four digits of your Social Security number in case you lose your wallet.

2. Be wary of requests for information by phone

Seniors are often the target of phone scams. Don't respond to incoming phone calls requesting personal information. Even though the number appears legitimate, do your due diligence and verify the number before returning a call.



3. Secure your information

Don't carry more personal documents than necessary with you when you leave the house. Leave all important documents in a locked security box at home or another secure location.

4. Shred it

Shred anything you don't need to keep, such as documents that contain account information, Social Security numbers, PINs, or sensitive information.

5. Protect your computer

Install antivirus software, anti-spyware, and firewall software to prevent cyber-programs that steal personal information. Consult with a network professional to ensure your computer system is secure.



6. Be vigilant when travelling

When you're out of town or out of the country, consider purchasing a portable router to create your own private Wi-Fi hotspot so you can safely use your laptop, tablet, or smartphone while on the road.

7. Check your credit regularly

Many seniors don't think about checking their credit since they're often not in the market to borrow money for a house or car. You should request a free credit report via www.annualcreditreport.com on an annual basis.



What to Know What to Do



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DETER

Deter Thieves by Safeguarding Your Information

- Shred financial documents and paperwork with personal information before you discard them.
- Protect your Social Security number. Don't carry your Social Security card in your wallet or write your Social Security number on a check.
- Don't give out personal information on the phone, through the mail, or over the internet unless you know who you are dealing with.
- Never click on links sent in unsolicited emails.
- Keep your personal information in a secure place at home, especially if you have roommates.
- Don't use an obvious password like your mother's maiden name or your birthday.



Common Ways ID Thefts Happen

- **Dumpster Diving** | They rummage through trash looking for bill or other paper with your personal information on it.
- **Phishing** | They pretend to be financial institutions or government agencies, and send emails to get you to reveal personal information.
- **Hacking** | They hack into your email or other online accounts to access your personal information, or into a company's database to access its records.
- **"Old-Fashioned" Stealing** | They steal wallets and purses; mail, including bank and credit card statements; and pre-approved credit offers.

DETECT

Detect suspicious activity by routinely monitoring your financial accounts and billing statements

CLUES THAT SOMEONE HAS STOLEN YOUR IDENTITY

- You see unexpected withdrawals from your bank account.
- Debt collectors contact you about debt that's not yours.
- You discover unfamiliar accounts on your credit report.
- You're notified by the IRS that more than one tax return was filed in your name.
- Denials of credit for no apparent reason.
- You receive credit cards you didn't apply for.
- Bills or collection notices for products or services you never received.



Quick Facts

- The number of identity theft incidents has reached 9.9 million a year.
- Every minute 19 people fall victim to identity theft.
- It takes the average victim an estimated \$500 and 30 hours to resolve each identity theft crime.
- Most victims do not learn about the theft of their identity until months after it has occurred.
- Victims who discovered identity theft within the first month spent fewer than 10 hours resolving the problem.
- Only 1 in 10 victims report they were aware that their personal information had been taken before discovering they were victims of identity theft.

DEFEND

Defend against ID Theft as soon as you suspect it

3 Immediate Steps to Take

1 Place an initial fraud alert

Place a 'Fraud Alert' on your credit reports and review the reports carefully. The alert informs creditors to follow certain procedures before they open new accounts in your name or make changes to your existing accounts. Call one of the three nation wide consumer reporting companies below to plan an initial 90-day fraud alert.

- **Experian:** (888) EXPERIAN (397-3742)
- **Transunion:** (800) 680-7289
- **Equifax:** (800) 525-6285

2 Order Your Credit Reports

Now that you've placed an initial fraud alert, you're entitled to a free credit report from each of the three credit reporting companies.

If you know which of your accounts have been tampered with:

- Contact the related businesses
- Speak with someone in the fraud department and follow up in writing
- Send your letters by certified mail; ask for a return receipt as this creates a record of your communications.

3 Create an ID Theft Report

Report the theft to the Federal Trade Commission. Your report helps law enforcement officials across the country in their investigations.

- ◇ **Online:** www.ftc.gov/idtheft
- ◇ **By Phone:** (877) ID-THEFT (438-4338)
- ◇ **By Mail:** Identity Theft Clearinghouse, • Federal Trade Commission, Washington, DC 20580