Why is too much “stuff” dangerous?

- Credit cards
- Social Security number
- Loose change
- Extra cash
- Passwords
- PINs
- Pay stubs
- Deposit slips

Don’t be a victim!
Seminar Objectives

What is Identity Theft and Fraud?
- Definitions
- Strategies
- Statistics

How does it happen?
- How do crooks get your info?
- Nontechnological schemes
- Technological schemes

What can you do to prevent it?
- Warning signs you are a victim
- How can you prevent being a victim?
- Where to go for help
Types of Identity Theft

- Credit Card Fraud: 28%
- Attempted Fraud: 6%
- Bank Fraud: 19%
- Phone and Utilities Fraud: 13%
- Employment Fraud: 13%
- Government Document and Benefits Fraud: 8%
- Loan Fraud: 6%
- Other: 22%
Protect yourself from Bank Fraud

- Only visit secure websites.
- Don’t reveal personal info to people who call, email, or text.
- Sign up for electronic statements.
- Use strong passwords.
- Pay bills electronically—stop writing checks.
- Direct deposit checks.
- Be proactive—check all of your accounts often.