



# IS YOUR IDENTITY SAFE?

Over 85% of all identity theft victims are between 18 and 59.  
— US General Accounting Office

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## ID Theft 101: How Thieves Do It

Identity theft occurs when some one uses your personal information without your knowledge to commit fraud. This starts with the misuse of your personally identifying information such as your name and Social Security number, credit card numbers, or other financial account information.

### How do thieves steal your personal information?

Skilled identity thieves use several methods to get their hands on your personal information, including:

- **Old-Fashioned Stealing** - They steal wallets and purses; mail, including bank and credit card statements; pre-approved credit offers; and new checks or tax information. They steal personnel records or bribe employees who have access to your personal information.
- **Database Theft** - Disgruntled employees may steal and even sell a complete customer list that includes personal information. They might lose or otherwise misplace their laptop computer that has this same data file stored on the hard drive. This data file could then be sold anonymously on the Internet.
- **Dumpster Diving** - They rummage through trash looking for bills or other paper with your personal information on it. Do you leave your trash cans at the end of your driveway? Do you dump your trash into a dumpster where others do the same?
- **Skimming** - They steal credit/debit card numbers by using a special storage device when processing your card. Very often this device is installed on the front of an ATM machine and designed to look like that machine - you'll never know the difference.
- **Phishing** - They pretend to be financial institutions or companies and send spam or pop-up email messages to get you to reveal your personal information. Legitimate correspondence from financial institutions will never ask you for your SSN or online password.
- **Changing Your Address** - They divert your billing statements to another address by completing a change of address form - without your knowledge. Have you ever completed a change of address form? How easy was it? That's how easy it is for the thieves.
- **Pretexting** - They use false pretenses to obtain your personal information from financial institutions, telephone companies, and other sources. In other words, the thieves call a company, pretending to be you, in order to fraudulently gain your personal information.
- **Insiders** - Dishonest employees with access to computer terminals connected to one of the credit reporting agencies or a credit report vendor. They might look for names similar to theirs, or just someone with good credit. They might even sell copies of your credit report.

### What do thieves do with your personal information? How are you harmed by them?

ID thieves will use your personal information for a variety of different purposes - many of which do not lead to direct financial loss but nevertheless may lead to severe hardship for you and your family.

The thief may obtain a new drivers license with your name and their picture. They might use your Social Security number to obtain a job. They might attempt to access your health insurance benefits. Committing a crime under the alias of your good name is still another option. Finally, they may simply be looking for quick cash or to make a quick purchase.

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