



IdentityTheft.gov

How to help your patrons recover from Identity Theft

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Federal Trade Commission
ckando at ftc.gov



**I speak for myself,
and not for the FTC.**

Today we'll cover

Identity theft

- **What it is**
 - Credit card
 - Tax
 - Medical
 - Child
- **What to do**
 - [IdentityTheft.gov](https://www.identitytheft.gov)

Do you know?



Do you know?

**What type of identity theft
is on the rise?**

Child

Tax

Credit card

Medical

Do you know?

**What type of identity theft
is on the rise?**

Child

Tax

Credit card

Medical

Identity Theft

23% 

Credit card
fraud

46% 
Tax fraud

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What it is

Examples of Misuse

- Open credit card accounts
- Open utility accounts
- Apply for a tax refund
- Get a loan
- Apply for employment
- Get medical care



Impact on Victims

- Denial of credit/loans
 - public benefits
 - medical care
 - employment, housing
- Harassment by debt collectors
- Legal issues/arrest
- Stress/anxiety/recovery time/expense



How it happens -- offline

- Stolen wallets or purses
- Dumpster diving
- Stolen by family or friends
- Buying it from a corrupt insider at a bank, hotel, car rental agency, or other business



How it happens – online

- Skimming
- Data breaches
- phishing



skimming



MU




Mul



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**Identity theft
on credit card
accounts –
again??**

What to do?

Step 1: Call the companies where you know fraud occurred.

Step 2: Place a fraud alert and get your credit reports.

Step 3: Report identity theft to the FTC.



What to do?

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Do you know?



A fraud
alert lasts
HOW
long??



**Trick
Question!**



New Law, New Rights

- FRAUD ALERTS now last one year rather than 90 days
- CREDIT FREEZES are free for all
 - Also for kids under age 16
 - Also for incapacitated adults
- FREE CREDIT MONITORING for active duty military starting 5/24/19

Fraud alerts – New law

- **Contact one CRA**
 - they must contact the other two
 - requires creditors to take steps to verify your identity
- Extended fraud alert for victims of identity theft:
 - last 7 years
 - can get with Identity Theft Report

Credit Freezes

- Freezes access to your credit file
- **Contact each CRA**
- If you do it online or by phone:
 - must be placed no later than one business day after the request and
 - lifted within one hour
- If you do it by mail:
 - CRAs have three business days

Other “Protected Consumers”

- Can get free credit freeze for person if you have guardianship, conservatorship or power of attorney over them
- Must provide proof of authority:
 - Court order
 - Fully executed power of attorney

What to do?

Step 1: Call the companies where you know fraud occurred.

Step 2: Place a fraud alert and get your credit reports.

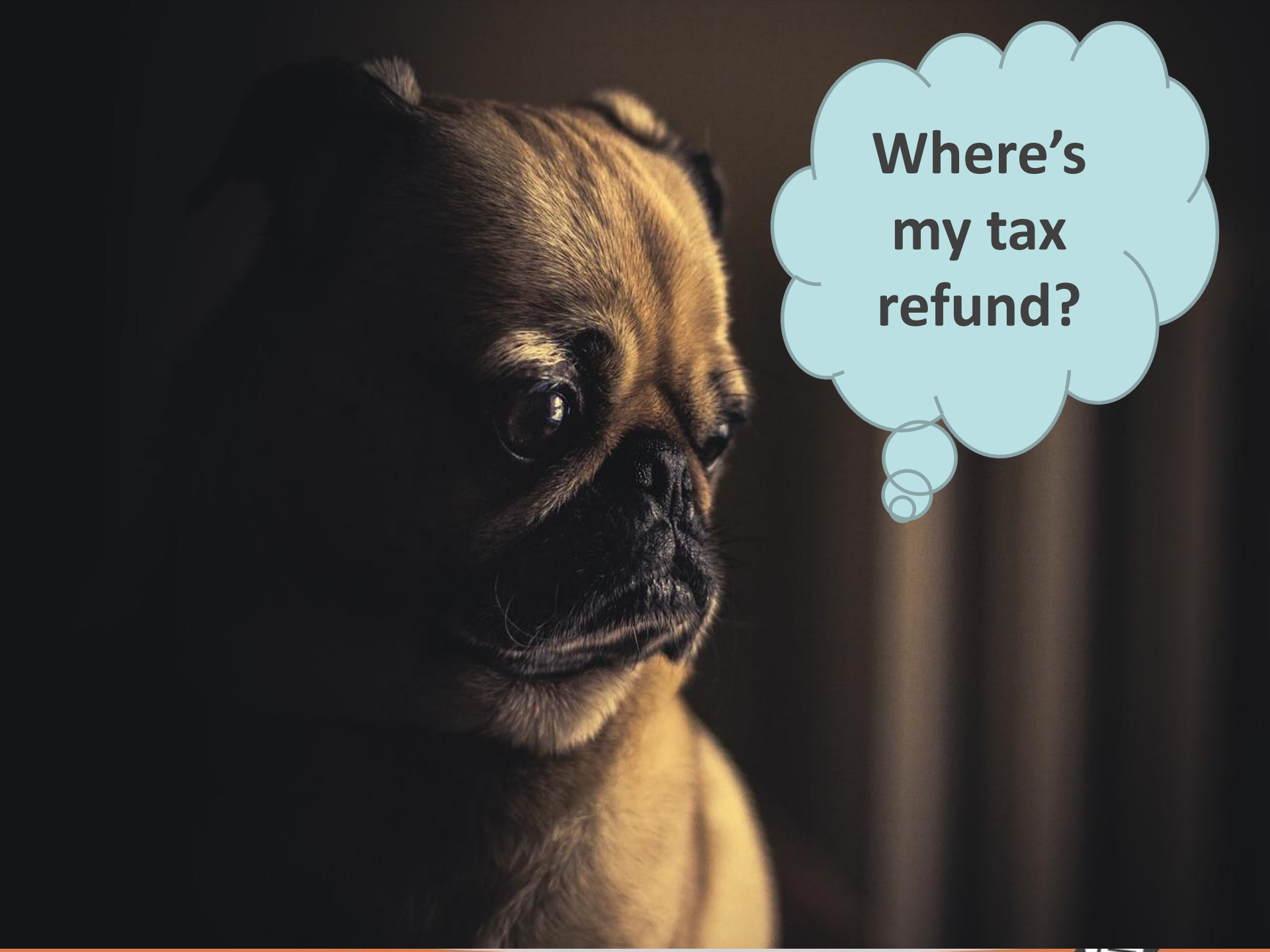
**Step 3: Report identity theft to the FTC.
[IdentityTheft.gov](https://www.identitytheft.gov)**



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**Where's
my tax
refund?**

Tax Identity Theft

- Filing a fraudulent tax return using another person's Social Security number
- Earning wages under another person's Social Security number
- Claiming
 - someone else's children as dependents
 - a tax refund using a deceased taxpayer's information

What to Do

- Complete [IRS Identity Theft Affidavit \(Form 14039\) \[PDF\]](#). Mail or fax the form according to the instructions
- File your refund and pay your taxes
- Place a fraud alert

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A photograph of several surgeons in an operating room, wearing blue scrubs, masks, and hairnets. They are focused on a patient on the table. The room is brightly lit with green walls and various medical equipment. A blue speech bubble is overlaid on the left side of the image.

Credit
report, stat!

Medical Identity Theft

- Fraudulent use of another person's personally identifiable information (PII) such as name, SSN, or protected health information (PHI)
- Often involves the thief obtaining medical goods and services.
 - getting prescription
 - obtaining healthcare services
 - fraudulently billing insurance or Medicare

What to Do

- Ask health care provider for medical records
 - You have a right to copies of your current medical files from each health care provider
 - You may have to pay for the records
- Send the corrected record to your health care providers

Today we'll cover

Identity theft

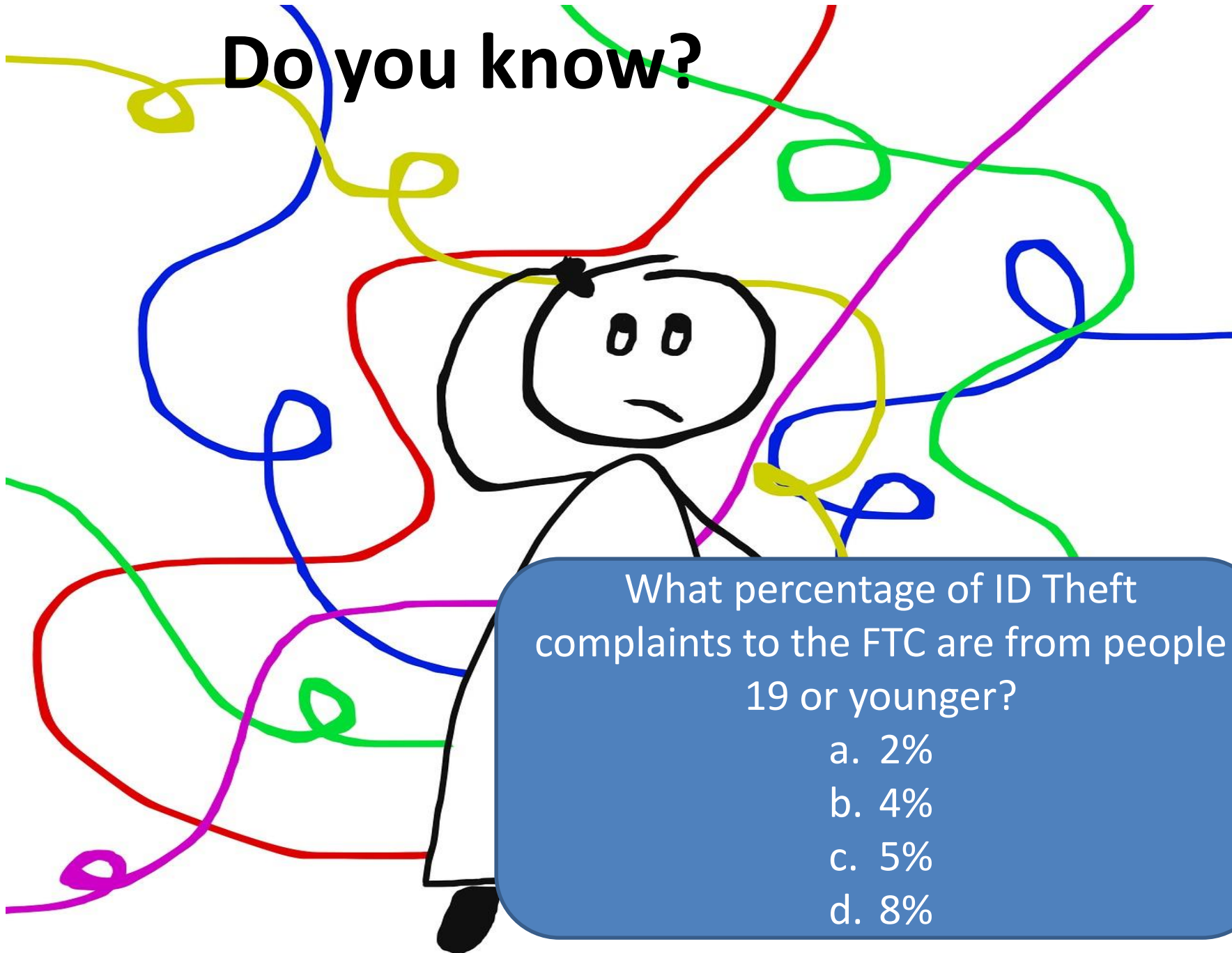
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**WHAT
credit
report???**

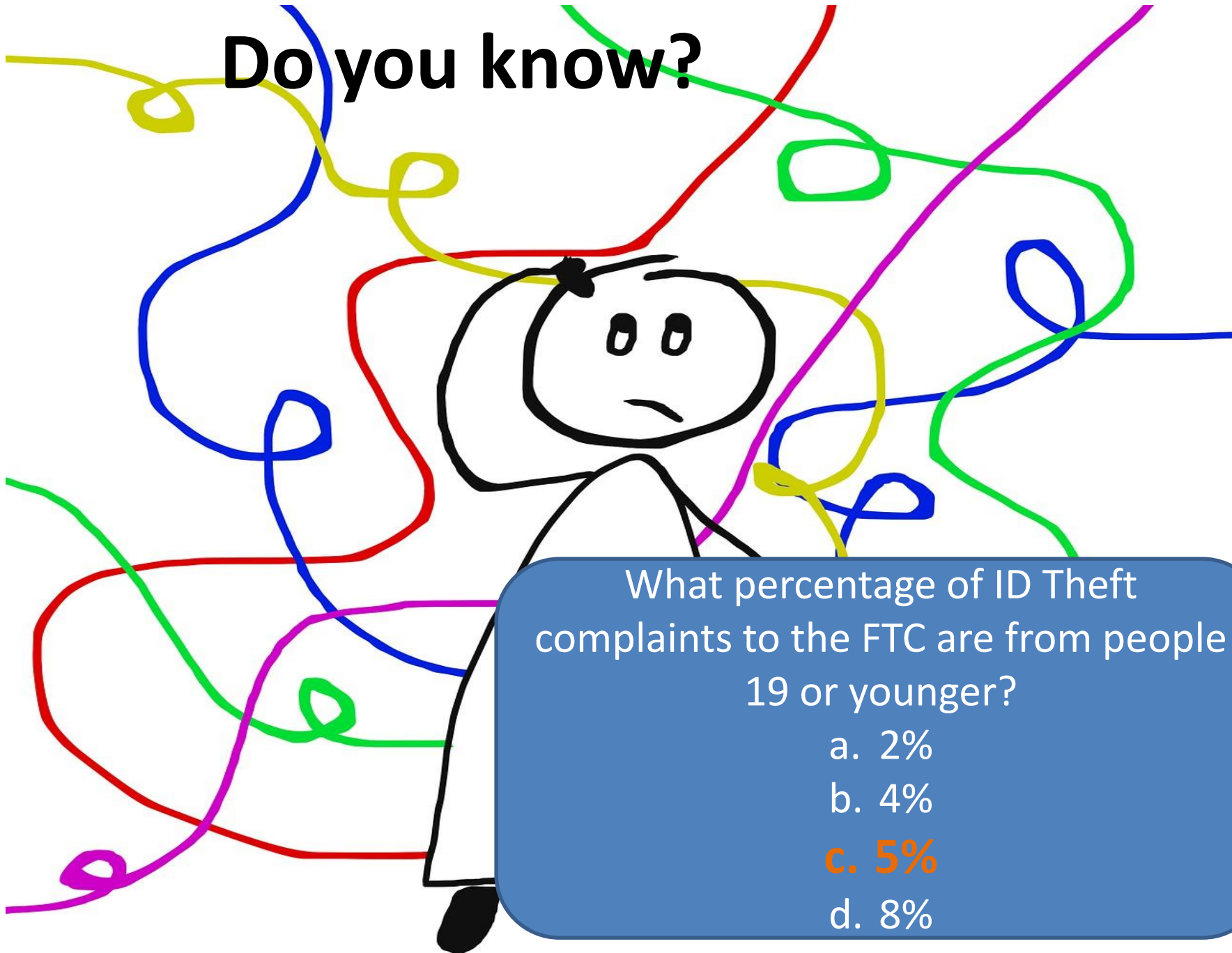
Do you know?



What percentage of ID Theft complaints to the FTC are from people 19 or younger?

- a. 2%
- b. 4%
- c. 5%
- d. 8%

Do you know?



What percentage of ID Theft complaints to the FTC are from people 19 or younger?

- a. 2%
- b. 4%
- c. 5%**
- d. 8%

What to do

- Fraud? Ask to close the account.
- Kids don't usually have credit files
 - Request a manual search for your child's Social Security number
 - Each credit bureau has its own process for this
- Request a freeze – now it's free



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Report identity theft and get a recovery plan

Get Started →

or browse recovery steps

IdentityTheft.gov can help you report and recover from identity theft.

HERE'S HOW IT WORKS:



Tell us what happened.

We'll ask some questions about your situation. Tell us as much as you can.



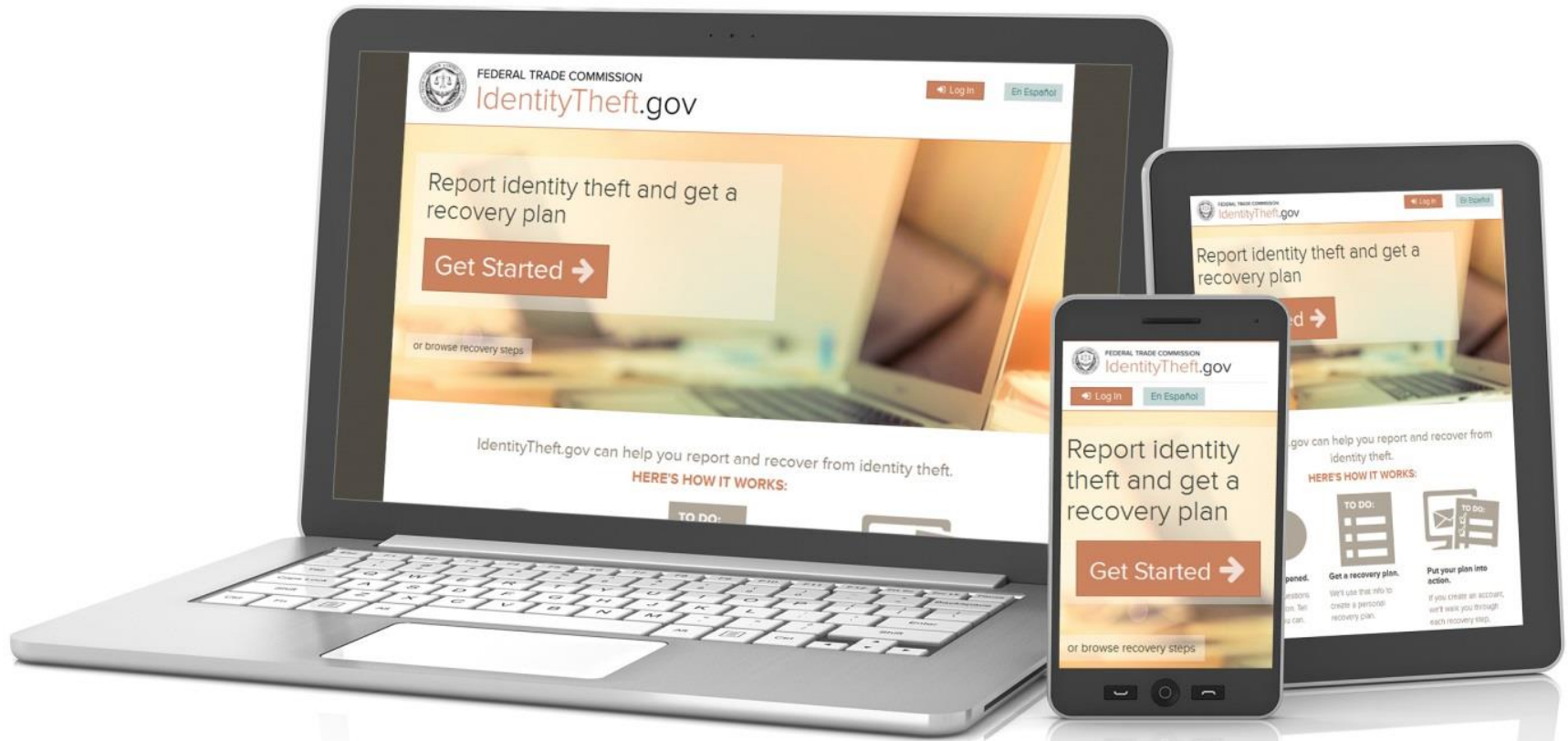
Get a recovery plan.

We'll use that info to create a personal recovery plan.



Put your plan into action.

If you create an account, we'll walk you through each recovery step, update your plan as needed, track your progress, and pre-fill forms and letters for you.



- personal recovery plans
- step-by-step advice
- prefilled forms & letters
- free and secure access
- chat & phone support
- Spanish language site



Which statement best describes your situation?

I want to report identity theft. →

Someone else filed a tax return using my information. →

My information was exposed in a data breach. →

Someone got my personal information or my wallet, and I'm worried about identity theft. →

Something else. →

Got Feedback? Tell us what you think.

IdentityTheft.gov is the federal government's one-stop resource for identity theft victims. The site provides streamlined checklists and sample letters to guide you through the recovery process.

Visit ftc.gov/idtheft for prevention tips and free resources to share in your community.

[Privacy Policy](#)

[Create a Personal Recovery Plan](#)
[Browse Recovery Steps](#)

[Know Your Rights](#)
[Sample Letters](#)
[Warning Signs of Identity Theft](#)
[What To Do If Your Info Is Lost or Stolen](#)
[Helpful Contact Info](#)



What did the identity thief use your information for?

Select all that apply

Credit card accounts

Telephone, mobile, or utility accounts

Debit, checking, or savings accounts

Employment or taxes

Government benefits or IDs

Loans or leases

Other account types (Internet, insurance, securities, medical, etc.)

[← Previous](#)

[Continue →](#)



- 1 Theft Details
- 2 Your Information
- 3 Suspect Information
- 4 Additional Information
- 5 Comments
- 6 Review Your Complaint

Report Identity Theft to the FTC

Next, we are going to ask for specific details. We will use the information you provide to create your:



These will help you **fix problems** caused by identity theft.

Continue →

How we handle your information

It's up to you to determine how much personal information you want to provide. The FTC enters this information into a secure online database that law enforcement agencies use in their investigations.

Please read our [Privacy Policy](#) to learn more about how we safeguard your personal information.

OMB Control Number: 3084-0047

[← Start Over](#)

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[Create a Personal Recovery Plan](#)
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[What To Do If Your Info Is Lost or Stolen](#)
[Helpful Contact Info](#)



I am the victim of identity theft. This is my official statement about the crime.

Contact Information

Jane May Smith
100 Main Street
Washington, DC 20405

202-876-5309
jane.smith@email.com

Personal Statement

I received a credit card bill from Chase, even though I've never had a credit card with Chase. I called and the bank said I needed to fill out an identity theft report. Just a few days later, I got a call from Verizon about buying a new iPhone. I told them I didn't buy an iPhone. Someone else had gone to a store in New Jersey and added two new lines to my account.

Accounts Affected by the Crime

Credit card opened by the thief		
Company or Organization: Chase		
Account Number: 988889888		
Date fraud began	Date that I discovered it	Total fraudulent amount
1/15/16	3/15/16	\$400

Mobile phone with fraudulent charges (account takeover)		
Company or Organization: Verizon Wireless		
Account Number: 54-70000089		
Date fraud began	Date that I discovered it	Total fraudulent amount
1/15/16	3/15/16	\$900



Your Report is not submitted yet.

Almost Done! We recommend creating a **free account** so you can:

- Get a **personal recovery plan** that tracks your progress
- Print **prefilled** letters & forms
- Return anytime to **update and view** your affidavit
- **Save time** if this ever happens again

Yes, submit and create account →

No thanks, submit without an account

I understand that I will **NOT** be able to make updates.

Instead, I will receive a **one-time copy** of my affidavit and recovery plan.

Great. Your account has been created!

Here's your personal recovery plan. We'll guide you through each step.

Ok, Got It

Your Recovery Plan

 Print

Call Bank of America to report the fraudulent account.



Place a fraud alert on your credit reports.



Review your credit reports for fraud.



Send a follow-up letter to Bank of America.



Consider placing an extended fraud alert or credit freeze.



Hide Completed Items

✓ Report identity theft to the FTC.





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Send a follow-up letter to Bank of America.

Completed?

Tasks

Send a letter to Bank of America disputing the fraudulent account.

We've created a letter for you based on the information you've already provided.

[Review and Print letter](#)

When did you mail the dispute letter?

Year

Month

Day

November 19, 2015

Pat Smith
123 Maple Street
Washington, District of Columbia 20001

ABC Lending Corp.
678 Elm Street
Washington, District of Columbia 20001

RE: Disputed Account – Notice to Furnisher
987654321

Dear Sir or Madam:

On November 19, 2015, I notified you that I'm a victim of identity theft and requested that you do the following:

- Close the unauthorized account
- Remove any charges on the unauthorized account, and
- Take steps to remove information about this account from my credit files.

I still have not received written confirmation of these actions. As I stated before:

I am a victim of identity theft, and I am writing to dispute certain information you have reported about me to the credit reporting agencies (CRAs). I recently learned that my personal information was used to open an account at your company. I did not open nor authorize this account, and I request that it be closed immediately. Please send me written confirmation that I am not responsible for charges on this account, and take appropriate steps to remove information about this account from my credit files.

I have enclosed a copy of my FTC Identity Theft Affidavit and my credit report showing the fraudulent account. Because the information you are reporting is inaccurate and the result of identity theft, I request that you stop reporting this information to the CRAs, as directed by section 623(a)(1)(B) of the Fair Credit Reporting Act, 15 U.S.C. §1681s-2(a)(1)(B). I ask that you take these steps as soon as possible.

I also have enclosed a copy of the FTC's Notice to Furnishers, which explains your responsibilities when reporting information to CRAs. Please stop reporting this fraudulent information, investigate this matter, and delete any disputed items as soon as possible.

Please send me a letter explaining your findings and actions.

Sincerely,
Pat Smith

Enclosures:

- Identity Theft Affidavit
- Proof of Identity
- Copy of Credit Report indicating information to be corrected
- FTC Notice to Furnishers of Information



[← Save and Go Back to Your Plan](#)

Correct your Equifax credit report.

Completed? **Tasks**



Write to Equifax. We've created a letter for you based on the information you've already provided.

[Review and Print letter](#)



When did you mail the dispute letter?

Year: Month: Day:

Thanks. When you hear back from Equifax, come back and let us know what happened. If we haven't heard anything in 28 days, we'll send you a reminder.



Did Equifax correct your credit reports?

- Yes
- No

[← Save and Go Back to Your Plan](#)

January 20, 2016

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IdentityTheft.gov

Jane Smith
123 Main Street
Washington, DC, USA 20000

Equifax Consumer Fraud Division
P.O. Box 740256
Atlanta, GA 30374

RE: Request to Block Unauthorized Charges from Credit Report under FCRA 605B

Dear Sir or Madam:

I am a victim of identity theft. The information listed below, which appears on my credit report, is the result of identity theft.

Account Name:	Account Number:	Charge:	Date:
Citibank	12345678	\$607.00	10/2015

I have enclosed my Identity Theft Report, proof of my identity and a copy of my credit report showing the fraudulent items. Please block this information from my credit report, as directed by section 605B of the Fair Credit Reporting Act, and notify all furnishers of this information.

I appreciate your prompt attention to this matter, and await your reply.

Sincerely,

Jane Smith

Enclosures:

- FTC Affidavit and police report (Identity Theft Report)
- Proof of identity
- Fair Credit Reporting Act Section 605B

What you can do



Prevention Generally

- Monitor your accounts.
- Review financial statements and mail regularly.
- Watch for:
 - Mail related to accounts you did not open.
 - To ensure you receive statements you are expecting.
- Get your free annual credit report at

AnnualCreditReport.com

The only source for your free credit reports. Authorized by Federal law.

IdentityTheft.gov/creditbureaucontacts

fraud alerts, credit freezes, opt-outs



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Log In

CHAT WITH OUR SUPPORT TEAM
(mon-fri, 9am - 8pm EST)

Credit Bureau Contacts

Contact the national credit bureaus to request fraud alerts, credit freezes (also known as security freezes), and to opt out of pre-screened credit offers.

Equifax

[Equifax.com/personal/credit-report-services](https://www.equifax.com/personal/credit-report-services) 
800-685-1111

Experian

[Experian.com/help](https://www.experian.com/help) 
888-EXPERIAN (888-397-3742)

TransUnion

[TransUnion.com/credit-help](https://www.transunion.com/credit-help) 
888-909-8872

What to know, What to do




Identity Theft

What to know, What to do



- Tips about id theft
- First steps for any type of id theft
- Refers to IdentityTheft.gov for additional steps, depending on info misused

FTC.gov/bulkorder



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Net Cetera: Chatting with Kids About Being Online
Tips for having a conversation about the facts of digital life.




Identity Theft: What To Do Right Away
Here's step-by-step advice to help you report and recover from identity theft.


ADDITIONAL PUBLICATIONS



Pass It On
Flyers and bookmarks on topics from identity theft to charity fraud, to help you start conversations and pass it on.



Consumer.gov
Consumer protection basics in a clear, direct style.



For Businesses
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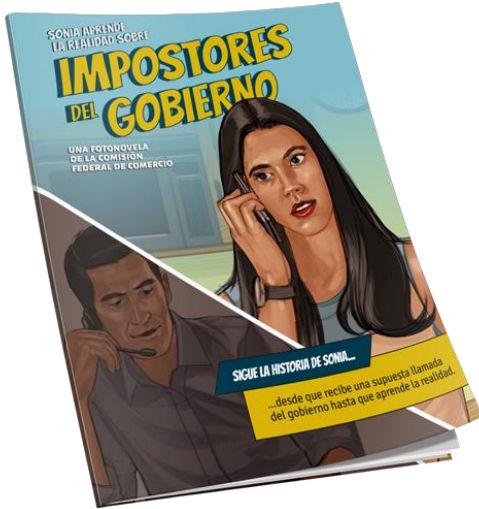
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Child Identity Theft

What to know, What to do



IRS IMPOSTER SCAMS on the rise

The Internal Revenue Service (IRS) is the government agency that collects federal taxes. Scammers pretend to be IRS officials to get you to send them money.

The IRS will never call you to get you to send them money.

Complaints by Month

HOW THE SCAM WORKS

You get a call. Your caller ID might show it's the IRS calling.

You are told: The caller might give a badge number and know the last four digits of your Social Security number.

You owe money. "you better say now, or you'll be arrested."

You find out it wasn't the IRS. It was a scam. "but money on a prepaid debit card or wire it to us."

The money is gone.



WARNING SIGNS

How will the IRS first contact you?	
phone call	NO
email	NO
mail	YES

How will the IRS ask you to pay?	
with a prepaid debit card	NO
with a money transfer	NO
won't require a specific type of payment	YES

GOT A CALL?

- Don't give the caller information** such as your Social Security number or other personal information.
- Write down details** such as the number and name of the caller.
- Hang up**
- Contact the IRS directly** if you suspect the call is real, contact the IRS directly at 800-829-1040 or go to the page.
- Report the call** (for a complaint card)
 - to the Treasury Inspector General for Tax Administration (TIGTA) at tigr.gov or 800-368-4464.
 - to the FTC at ftc.gov/complaint or 877-FTC-HELP.
- Warn friends and family** but people you know that these calls are scams.

ftc.gov/identitytheft
Federal Trade Commission
February 2015

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IdentityTheft.gov

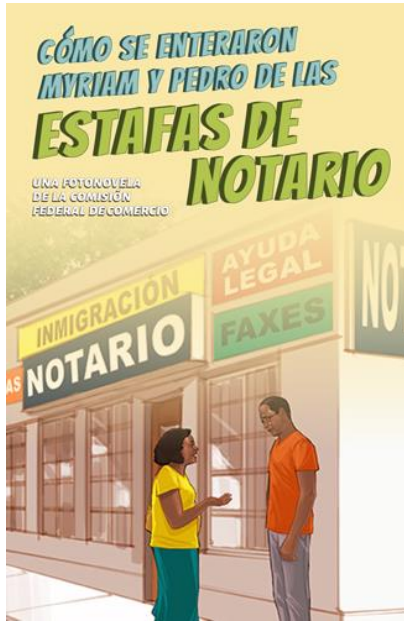
Is someone using your personal information to open new accounts, make purchases, or get benefits?

REPORT IT AT
IdentityTheft.gov

YOU CAN:

- get a free personal recovery plan that walks you through each step
- update your plan and track your progress
- print pre-filled letters & forms

In Spanish at RobodelIdentidad.gov



...Pass it ON

Start a conversation.

Share what **YOU** know.

Learn more at ftc.gov/PassItOn

QUESTIONS?

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T₁

H₄

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N₁

K₅

S₁

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ckando@ftc.gov