

# Who am I?

## Protecting yourself against fraud, scams, and identity theft

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## **Overview:**

In this course we will learn identity theft is not only a demon in itself, but it is heavily fueled by fraud and scams. We will review several popular scams and discuss steps that can be taken to avoid becoming a victim of these scams. We will also identify different types of fraud, scams and methods of identity theft and what can be done to prevent them. Finally we will discuss steps that can be taken to regain your identity if it is compromised.

In an effort to establish a complete understanding of fraud, scams, and identity theft, we will review several videos courtesy of the United States Postal Service and a Dream Works Motion Picture. We will also have in depth class discussions about each of the topics.

The purpose of this course is to enhance your understanding of the importance of your identity and the efforts that should be taken to protect it.

## **Introduction:**

Over the past few years, identity theft has become one of the fastest growing crimes in America. Its growth can be attributed to modern technology, public access to personal information and the difficulty to prosecute offenders for these crimes. Financial Institutions, Merchants, Individuals and the like lose millions of dollars each year due to these crimes. Individuals who become victims of these crimes not only lose money, but thousands of hours trying to regain their identity, creditability with creditors, the ability to write checks, in some cases their freedom and most of all their sense of security with their own identity.

In many cases of identity theft, the crime leaves the victim wondering and asking 'Who am I'? Often times, the victim's identity is so abused, the victim has an even more difficult time "Convincing" creditors, merchants and individuals who they are.

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## Fraud

What is fraud?

By definition, fraud is the deception for unlawful gain. It is a swindle or trick.

Fraudulent acts are illegal and punishable under both civil and criminal law. The severity of the punishment or fine is determined by the type of fraudulent act that is committed and the dollar amount of the loss or potential loss.

### 2 Types of Fraud:

#### 1. Check fraud

- A. counterfeit
- B. forgery
- C. lost/stolen
- D. refer to maker
- E. fraudulent
- F. information use



#### 2. Credit card fraud

- A. in store use
- B. information use
- C. counterfeit
- D. skimming

### Video

2.5hours

Catch Me If You Can

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## Scams

What is a scam?

By definition, a scam is a fraudulent business deal or an offer with the intent to swindle.

Scams are illegible and punishable under both civil and criminal penalties of the law. Despite the many efforts of television shows, such as Date Line to expose scams, they continue to increase with heightened levels of creativity and vulnerable individuals continue to become victims of these crimes.

### 4 Types of Scams:

- I. Internet scams
  - A. inheritance
  - B. spam
  - C. lottery
  - D. purchases
  - E. charity

### Video

10 minutes

Long Shot



## 2. Telephone scams

- A. donations
- B. impersonations
- C. telemarketing

### Video

20 minutes

Dialing For Dollars



## 3. Employment scams

- A. check processor
- B. mystery shopper
- C. work from home
- D. delivery agent

### Video

10 minutes

Work @ Home Scams



#### 4. Business scams

- A. insider trading
- B. free bagging
- C. check cashing
- D. loans
- E. interest rates



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## Identity Theft

What is identity theft?

Identity theft is the act of stealing the individuality or the characteristics by which a person is known.

Although identity theft is illegal and punishable under the penalties of civil and criminal law, it is very difficult to apprehend suspects for this crime. The difficulty is due to the fact the perpetrator has in a sense literally become the “victim”. The perpetrator can be as close as next door or millions of miles across the country. The perpetrator can be a relative, a friend, a stranger, the cashier at the grocery store, your ethnicity, a different ethnicity, fat, skinny, etc. In many cases, their identities go unknown.

While the authentic victim is spending countless hours speaking with creditors, financial institutions, state officials, government officials and merchants in an effort to maintain their innocence and control of their identity, the perpetrator is out at the same time making purchases and opening accounts.

In many cases, it takes the victim several years to regain their identity. Sometimes the effort to regain one's identity after becoming a victim is life consuming.



## 9 Forms of Identity Theft:

1. Name - a word or words usually given to a person at birth to designate and set them apart from others

2. Drivers License - a plastic card containing a unique number assigned by the state, along with identifying information (name, DOB, SSN, height, weight, picture, etc) to identify a person has the privilege to drive in the state listed with the restrictions listed. The identifying information varies from state to state.

The numbers used on a drivers license can be reassigned to other individuals if they have not been used in a certain number of years.

### **Texas Drivers' License Identifiers**

- a. department of public safety written at top
- b. contains 8 numerical digits
- c. has state flag(words Texas state flag written around flag)
- d. has state seal(words Texas state seal written around seal)
- e. has directors' signature at top
- f. the "I" in the word directive is not dotted
- g. driver license is written in red
- h. there are several other identifiers & Texas is in the process of unveiling a new design

### **There are 8 types of Texas Drivers License**

- a. instruction permit
- b. unrestricted drivers license
- c. motorcycle permit
- d. motorcycle license
- e. commercial license
- f. occupational license
- g. restricted interlock license
- h. out of country drivers license



3. Identification Card - similar to the Driver's License, without the privilege to drive in any state.



4. Social Security Number/Card - a unique number assigned to individuals by the government.

There are billions of combinations of numbers yet to be used by the Social Security Administration, therefore it is highly likely a SSN will never be reassigned or duplicated.

SSN's were initially provided to track government funding and Social Security benefits. At some point these numbers became one of the most essential means of identification.

### **Social Security Card Identifiers**

- a. the signature line says "social security administration"
- b. words social security is written at the top of the card
- c. if held under UV light the social security administration seal is magnified



### **There are 3 types of Social Security Cards**

- 1. US citizens and permanent residents
- 2. Work only cards
- 3. Not valid for employment

## **There are 3 sets of numbers on the Social Security Card**

1. Area numbers - determines the state in which the card was applied for

a. Texas 449-467 and 627-645

b. Louisiana 433- 439

c. entire list can be found @ [www.ssa.gov/employer/ssnvs\\_handbk.htm](http://www.ssa.gov/employer/ssnvs_handbk.htm)

2. Group numbers - used to break down all the numbers in the same area into smaller blocks

3. Serial numbers - used in each group designation (the last four digits run consecutively from 0001-9999)

5. Open accounts

6. Apply for credit

7. Commit crimes

a. traffic violations

b. petty theft

c. various other criminal acts

8. Combining victims identifying information with other victims information

9. Purchase of large items with in house credit

a. electronics

b. automobiles

c. various other purchases

## **Cause of Identity Theft:**

Identity theft is caused when the vital personal identifying information of an individual is compromised and used against their will for the gain of material items and or money for an unknown person.

## **Video**

15 minute

Identity Crisis

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## Identity Theft Prevention

Although there is not a one hundred percent identity theft prevention method, the following actions will assist tremendously with the safe guard against identify theft and compromising of your personal identifying information.

1. Keep minimal amounts of identification in your wallet/purse
2. Never give out any of your PIN's(personal identification numbers)
3. Invest in a shredder
4. Shred personal trash that contains your name, address, phone number, etc



5. Store extra checks in safe secure place (not in car, work desk, etc)
6. Do not have SSN and DL #, preprinted on your checks
7. Don not sign the back of your credit card (print- please ask for Id)
8. Do not sign blank checks
9. Request passwords on accounts where the option is available
10. Make online purchases via a secure website
11. Do not provide any vital information to unknown incoming callers
12. Review account statements
13. Review personal credit reports at least once a year
14. Place red alert flags on your credit reports which will require potential creditors to contact you at the number you provided to them prior to providing any credit or releasing any information
15. Never leave personal vital information unattended
16. Receive mail via a PO Box if possible
17. Opt out of "junk mail"
18. Check your mail box regularly
19. Use spam blocker ad virus protection software on your computer
20. Use common sense (most important of all, if it seems too good to be true, it is!)

## **Video**

10 minutes

Nowhere to Run

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## Conclusion

Fraud, Scams, and Identity Theft will probably be present in the lives of victims in the future despite ongoing prevention methods. Due to this fact, it would be in the best interest for individuals to utilize as many prevention options they have at their disposal.

Although being proactive in most cases will spare an individual from being victimized by identity theft, it can still occur. The media, creditors, financial institutions, and law enforcement can only do so much to protect individuals from this very unique crime, it is also each individuals responsibility to ensure the safety of their personal identifying information by using ordinary care to protect it.

If you or someone you know becomes a victim of identity theft, the following steps should be taken in an effort to regain your identity:

1. Identify what has been compromised
2. Contact the company or issuing agency of the compromised account or number (close the account)
3. Contact all 3 major credit bureaus & request a copy of your credit report
  - a. Experian 18003975742
  - b. Equifax 18006851111
  - Trans Union 18667763901
4. Contact national processing center 18005265380
5. Contact teleack 18003662425
6. Contact ID theft center 18586937935 [www.idtheftcenter.org](http://www.idtheftcenter.org)
7. Contact federal trade commission 1877IDTHEFT
8. Contact SSA (will not provide a new SSN unless very severe ID theft or witness protection)
9. Contact ALL creditors
10. Respond to ALL media regarding old accounts, new accounts, unknown accounts
11. Keep a file of all individuals you speak to

12. Keep a copy of all the documents you mail out
13. Follow ALL instructions provided by each creditor (rules may vary among merchants & creditors)
14. Remain patient as this will not be resolved overnight

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## Open Forum

1. Group discussion
2. Question/Answers
3. Blank Space for Notes