



## Identity Theft...

### How It Happens

Identity theft can occur in a number of different ways. If you know what to look for and how it happens, you can self-detect identity theft before it happens, minimizing losses.

Here are some common scenarios to watch out for:



### What identity thieves can do...

Using everyday items such as your driver's license or Social Security number to assume your identity, a skilled thief can:

- Open new bank accounts, and write bad checks.
- Establish new credit card accounts and not pay the bills
- Obtain personal or car loans.
- Get cash advances.
- Set up cellular phones or utility services and run up bills.
- Change your credit card mailing address and charge on your existing accounts.
- Obtain employment.
- Rent an apartment, but avoid the payments, and get evicted.

### How identity thieves do it...

Identity theft can occur in a number of different ways. But if you know what to look for and how it happens, you can minimize your overall risk. Here are some common scenarios to watch out for:

### Lost/stolen wallet or checkbook...

The most commonly reported source of information used to commit fraud is a lost or stolen wallet or checkbook. Stolen wallets and checkbooks usually contain a number of credit and debit cards, in addition to other personal documentation. Using these items, a thief can get enough information to obtain credit under the victim's name, or sell the information to an organized crime ring.

### Dumpster diving...

Thieves rummage through trash cans for pieces of non-shredded personal information that they can use or sell.

#### **Definition: Dumpster Diving:**

Dumpster Diving (v.) When identity thieves rummage through dumpsters for personal information.

### Mail theft...

Crooks search mailboxes for pre-approved credit offers, bank statements, tax

forms, or convenience checks. They also look for credit card payment envelopes that have been left for postal carrier pick-up.

### **Inside sources...**

Half of all identity fraud is committed by friends, family members, relatives, employees, and live-in caregivers with access to privileged information. Info such as personnel records, payroll information, insurance files, account numbers, or sales records can be great help to any identity thief.

### **Imposters...**

Many have fallen victim to identity theft by individuals who fraudulently posed as someone who had a legitimate or legal reason to access the victim's personal information (e.g., a landlord or employer asking for background information).

### **Documents in the home...**

Unfortunately, identity thieves can gain legitimate access into someone's home and personal information through household work, babysitting, healthcare, friends, or roommates.

### **Online data...**

Although most identity thefts occur through traditional methods, such as the ones outlined above, risks still exist online. Be cautious when sending information electronically over the Web. Account information sent through email, or online chat, can easily be intercepted by thieves.

