



pennsylvania
DEPARTMENT OF BANKING
AND SECURITIES

Avoiding Scams & Identity Theft

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Today you will learn:

- What is Identity Theft
- How it happens
- How to protect yourself
- What to do if victimized
 - Popular scams



What is Identity Theft?

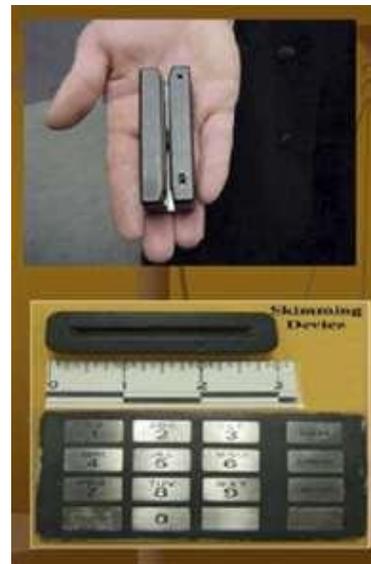
Identity theft occurs when someone uses your personal information, like your name, Social Security number, or credit card number, without your permission, to commit fraud or other crimes.

How Identity Theft Occurs:

- Theft of a wallet or purse
- Theft of personal mail
- Dumpster diving
- Sharing of personal information by phone or internet
- “Skimming”

What is skimming?

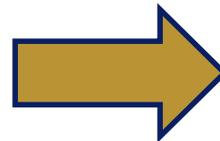
Skimming is the illegal copying of information from the magnetic strip of a credit or ATM card.



What is wrong with this ATM Machine?



See the cover?



Who Steals Identities:

- Relatives*
- Friends or roommates*
- Co-workers*
- Caregivers*
- Strangers
- *Anyone that has access to your personal information*

****Many victims know their perpetrators!!***

Then what...?

Criminals obtain fraudulent identification –

Driver's license, Passport, ID cards

Criminals can use Your personal identification

to obtain - Credit cards, Cell phone service,

Bank accounts



How Can I *PROTECT MYSELF*?

- ✓ Guard your Social Security number and other personal information
- ✓ Review financial statements
- ✓ Check credit reports



Free Credit Report

877.322.8228

Annual Credit Report Request Service

P.O. Box 105281

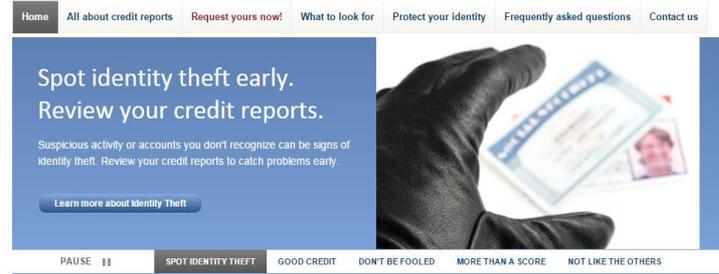
Atlanta, GA 30348-5281

www.annualcreditreport.com

*Note: Free Credit Reports do **NOT** contain your credit score!

AnnualCreditReport.com

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



Home All about credit reports Request yours now! What to look for Protect your identity Frequently asked questions Contact us

Spot identity theft early.
Review your credit reports.

Suspicious activity or accounts you don't recognize can be signs of identity theft. Review your credit reports to catch problems early.

Learn more about Identity Theft

PAUSE || SPOT IDENTITY THEFT GOOD CREDIT DONT BE FOOLED MORE THAN A SCORE NOT LIKE THE OTHERS

Your credit reports matter.

- Credit reports may affect your mortgage rates, credit card approvals, apartment requests, or even your job application.
- Reviewing credit reports helps you catch signs of identity theft early.

Request your free credit reports

FREE Credit Reports. Federal law allows you to:

- Get a free copy of your credit report every 12 months from each credit reporting company.
- Ensure that the information on all of your credit reports is correct and up to date.

BROUGHT TO YOU BY

TransUnion

EQUIFAX

Experian

What are you looking for?

- Check accuracy of names and addresses
- Look for accounts that might not be yours
 - Verify all credit limits/balances

Three Main Credit Reporting Bureaus:

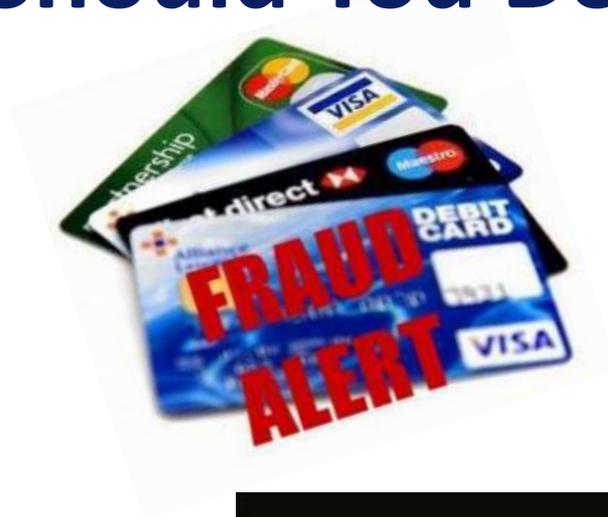
Equifax - 1.800.685.1111
www.equifax.com

Experian - 1.888.397.3742
www.experian.com

TransUnion - 1.800.916.8800
www.transunion.com

What Else Should You Do?

Credit Alert



Credit Freeze



Remove yourself from pre-approved credit offers:

1.888.567.8688

or

www.OptOutPreScreen.com

Who Do You Tell?

- File a police report
- Call the three credit bureaus
- Close accounts that have been opened
- Cancel cards that have been tampered with
- Federal Trade Commission: 877.ID.THEFT
- PA Attorney General: 800.441.2555
- Talk to someone you trust
- Keep a notebook for future reference



Statewide Do Not Call List:

1.888.777.3406

www.attorneygeneral.gov/dnc.aspx



National Do Not Call Registry:

1.888.382.1222

www.donotcall.gov



If it sounds too
good to be true...

...it probably is...

Notorious Scams *(just a few)*

- Nigerian prince
- Charity
- Counterfeit Checks
- IRS/Microsoft
- International Lotteries
- Online Auctions
- Relative-in-Distress
- Home Improvement



Signs it might be a scam...

- “Shhh, it is a secret”
- Today only opportunities
- Unexpected windfalls – from unknown sources
- You receive more than you asked for on the sale of an item
- You are contacted “out of the blue” by someone out of the country – and they need your help

Steps to Protect Yourself –

- Check what is in your wallet (lighten your load & make copies)
- Buy a shredder
- Order your credit reports
- Opt out of solicitations
- Add your phone numbers to the National and PA Do Not Call Registry
- Question “opportunities”

State Resources

Pennsylvania Department of Banking and Securities
(800)PA.BANKS (722.2657)

www.dobs.pa.gov

Pennsylvania Attorney General
(800)441.2555

www.attorneygeneral.gov

Pennsylvania Department of State
(800)822.2113

www.dos.pa.gov

Federal and Other Resources

Federal Trade Commission:

(877)987.3728

<http://www.ftc.gov/bcp/edu/microsites/idtheft>

Consumer Financial Protection Bureau:

(855)411.2372

www.consumerprotection.gov

U.S. Postal Inspection Service

(877)876.2455

www.postalinspectors.uspis.gov

Questions?

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Thank you!

Katrina F. Boyer

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