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**VA Privacy Service
Brown Bag Webinar Series Event Resource Guide**

On behalf of the U.S. Department of Veterans Affairs (VA) Privacy Service, thank you for participating in the *Privacy in Action* Brown Bag Webinar Series event, "Lunch and Learn: Identity Theft Awareness and Prevention." We hope you found the information presented by our panelists insightful and meaningful to your daily work. Below is a recap of the main topics discussed today with links to additional information.

Identity Theft

Identity theft is the deliberate use of someone else's identity usually as a method to gain a financial advantage or obtain credit and other benefits in the other person's name, and perhaps to the other person's disadvantage or loss. The person whose identity has been assumed may suffer adverse consequences, especially if they are held responsible for the perpetrator's actions. Identity theft occurs when someone uses another's personally identifying information, like their name, identifying number, or credit card number, without their permission, to commit fraud or other crimes.

The theft of personally identifiable information generally includes a person's name, date of birth, Social Security number (SSN), driver's license number, bank account or credit card numbers, PIN numbers, electronic signatures, fingerprints, passwords, or any other information that can be used to access a person's financial resources.

The Indicators of Identity Theft

Most identity theft victims do not realize that they are a victim until it has negatively impacted their lives. Many people are unaware that their identities have been stolen until they are contacted by financial institutions or discover suspicious activities on their bank accounts. The following are indicators that someone else might be using your identity:

- Credit or debit card charges for goods or services you are not aware of including unauthorized withdrawals from your account.
- Receiving calls from credit or debit card fraud control departments threatening of possible suspicious activity on your credit card account.
- Receiving credit cards that you did not apply for.
- Receiving information that a credit scoring investigation was done. They are often done when a loan or phone subscription was applied for.
- Checks bouncing for lack of enough money in your account to cover the amount. This might be as a result of unauthorized withdrawals from your account.
- Identity theft criminals may commit crimes with your personal information. You may not realize this until you see the police on your door arresting you for crimes that you did not commit.
- Sudden changes to your credit score may indicate that someone else is using your credit cards.



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- Bills for services like gas, water, electricity not arriving in time. This can be an indication that your mail was stolen or redirected.
- Not being approved for loans because your credit report indicates that you are not credit worthy.
- Receiving notification from your post office informing you that your mails are being forwarded to another unknown address.
- Your yearly tax returns indicating that you have earned more than you have actually earned. This might indicate that someone is using your national identification number e.g. SSN to report their earnings to the tax authorities.

Prevent Identity Theft

Keep these tips in mind to protect yourself from identity theft:

- Secure your SSN. Don't carry your Social Security card in your wallet. Only give out your SSN when necessary.
- Don't share personal information (birthdate, SSN, or bank account number) because someone asks for it.
- Collect mail every day. Place a hold on your mail when you are away from home for several days.
- Pay attention to your billing cycles. If bills or financial statements are late, contact the sender.
- Use the security features on your mobile phone.
- Update sharing and firewall settings when you're on a public wi-fi network. Use a virtual private network (VPN), if you use public Wi-Fi.
- Review your credit card and bank account statements. Compare receipts with account statements. Watch for unauthorized transactions.
- Shred receipts, credit offers, account statements, and expired credit cards. This can prevent "dumpster divers" from getting your personal information.
- Store personal information in a safe place.
- Install firewalls and virus-detection software on your home computer.
- Create complex passwords that identity thieves cannot guess. Change your passwords if a company that you do business with has a breach of its databases.
- Review your credit reports once a year. Be certain that they don't include accounts that you have not opened. You can order it for free from Annualcreditreport.com.
- Freeze your credit files with Equifax, Experian, Innovis, TransUnion, and the National Consumer Telecommunications and Utilities Exchange for free. Credit freezes prevent someone from applying for and getting approval for a credit account or utility services in your name.



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Credit Bureau Contacts

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

<https://identitytheft.gov/CreditBureauContacts>

Report Identity Theft

Report identity theft to the Federal Trade Commission online at IdentityTheft.gov or by phone at 1-877-438-4338.

- If you report identity theft online, you will receive an identity theft report and a recovery plan. Create an account on the website to:
 - Update your recovery plan.
 - Track your progress.
 - Receive prefilled form letters to send to creditors.

More Information

Resources:

- **Order free materials**
 - <https://www.bulkorder.ftc.gov/>
- **Sign up for scam alert updates**
 - <https://www.militaryconsumer.gov/blog>
- **Consider blocking Social Security benefits from scammers**
 - www.socialsecurity.gov/blockaccess
- **Register telephone number with the National Do Not Call registry**
 - www.donotcall.gov
- **To report a scam to the Postal Service**
 - www.operationprotectveterans.com

Articles

- **Identity Theft Resources**
 - <https://www.taxadmin.org/state-id-theft-resources>
- **New Year, Same You: 2020 Identity Theft New Year's Resolutions**
 - <https://www.idtheftcenter.org/new-year-same-you-2020-identity-theft-new-years-resolutions/>
- **Protecting Personally Identifying Information on The Internet**
 - <https://protect-us.mimecast.com/s/rUSECJ6QmvcZzBBPiy3L9N?domain=idtheftcenter.org>
- **2020 Identity theft statistics - Trends and statistics about identity theft**
 - <https://www.consumeraffairs.com/finance/identity-theft-statistics.html>
- **How to Prevent Identity Theft 2020? 100 Advanced Tips!**



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- <https://www.elitepersonalfinance.com/how-to-prevent-identity-theft/>
- **Identity theft in 2020: What you need to know about common techniques**
 - <https://www.creditcards.com/credit-card-news/identity-theft-techniques-1282.php>
- **Identity Theft – Beware!**
 - <https://seniorsresourceguide.com/directories/National/IdentityTheft/index.html>

Videos

- **Avoiding Identity Theft | Consumer.gov**
 - <https://www.consumer.gov/articles/1015-avoiding-identity-theft>
- **Report and Recover from Identity Theft | IdentityTheft.gov**
 - <https://www.consumer.ftc.gov/media/video-0123-identitytheftgov-helps-you-report-and-recover-identity-theft>
- **11 Tips to Protect You from Identity Theft & Related Tax Fraud | Forbes**
 - <https://www.forbes.com/sites/kellyphillipserb/2016/01/24/11-tips-to-protect-you-from-identity-theft-related-tax-fraud/#85e57152b3d6>
- **10 Ways to Prevent Identity Theft While Traveling | USA TODAY**
 - <https://www.youtube.com/watch?v=8lDoc69WmUs>
- **5 Predictions in 2020 for Fraud, AML Compliance and Security | Fraud in Five**
 - <https://www.youtube.com/watch?v=jEESSDIaPIE>



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