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IDENTITY THEFT / IMPERSONATION

Definition

Identity theft or impersonation is a fraud or attempted using the information of another person without authority.

In the past, identity thieves have combed through dumpster looking for the copies of bank statement and for papers containing account information on credit card bills that people dispose of their trash but these days, identity thieves are very successful in scams involving cybertechnology (e.g., in recording credit card swipe.)

**How is Identity theft is perpetrated?**

* Dumpster Diving
* Shoulder Surfing
* Stealing Mail
* Phishing – Internet
* Vishing – Telephone
* Skimming
* Lost/Stolen data (Laptops, files with sensitive info.)

**Types of Identity Theft/Impersonation**

1. Financial Identity theft - It occurs when someone uses another person’s information to attain goods, services or information.

Ex. hacking your online account or through a data breach involving your account information.

1. Medical Identity theft - occurs when individuals identify themselves as another to procure free medical care.

Ex. someone using your insurance to see a doctor, obtain prescriptions

1. Criminal Identity theft - generally takes place when one identifies himself or herself as someone else during an arrest to avoid a summons, detection of a warrant in their real name or to evade an actual arrest or conviction.

Ex. Misleading the Law enforcement by providing photo identification with information of other people and simply information such as a name and a driver’s license or social security number.

**DETER DETECT DEFEND** (Prevention)

* Keep spyware and firewall up to date
* Never leave Receipts
* Do not Write down personal numbers and passwords
* Never give out personal information if you did not initiate the call or transaction
* Ask how information is used
* Sign the back of all cards
* Simplify your financial life and know what accounts you have open
* Report all lost or stolen cards immediately