

Identity Protection 101:

Protect your good name from identity theft.



What is ID theft?

Identity Theft: a criminal obtains your personal information and uses it for his/her own gain.

- Name
- Birth date
- Social Security number
- Driver's license number
- Bank account information



What is ID theft?

Criminals may target young adults:

- Have little or no credit history.
- Do not check credit reports.
- May not be careful with personal information.



What do criminals do with your identity?

- Open new credit accounts or make fraudulent purchases on your accounts.
- Create counterfeit checks or debit cards to drain your bank account.
- Use your name when arrested.
- Use your name and Social Security number to get a job, rent an apartment or file a fraudulent tax return.

Serious effects

You are left with a poor credit record.



- You may be unable to get credit, including student loans.
- You may have trouble getting a cell phone, renting an apartment or even getting a job.

A lot of time may be needed to repair damage to your good name and credit record.

How does it happen?

- **Old-fashioned stealing:** Criminals steal your purse or wallet.
- **Dumpster diving:** Criminals rummage through your trash to look for mail or other items with personal information.
- **Shoulder surfing:** Criminals simply watch you while you use an ATM or complete another transaction.



How does it happen?

Hacking: Criminals access your information on computers.

Protect yourself:

- Don't share more information than necessary with businesses.
- Avoid requests for traditional security question answers.
- Look for secured websites (https) when you shop, bank or pay bills using the Internet.



How does it happen?

Phishing: Criminals send a fake e-mail asking you to provide or verify personal information.

Protect yourself:

- Don't reply to unsolicited e-mails.
- Check out companies before you do business with them.

How does it happen?

Pretexting: Criminals use false pretenses to trick you into providing personal information.

Protect yourself:

- Verify the legitimacy of a request for information.
- Don't provide information over the phone unless you've made the call.



How does it happen?

Skimming: Criminals use a special storage that steals card numbers while processing your transaction at an ATM or store register.

Protect yourself:

- Be careful of your surroundings when at an ATM or store register.
- If something looks funny, cancel your transaction.

More prevention tips.

Keep your valuables in a safe, hidden place.

- Never leave your wallet or purse sitting out on your bed or desk, especially when you're not in the room.
- Find a secure place to keep your credit cards, passport and other documents when you're not using them.
- Shred sensitive documents. Or, just cut them up before throwing them away.



More prevention tips.

Keep your account information personal.

- Don't share your debit/credit card, not even with friends or classmates.
- Never give your pin to anyone else to use. Don't write it on the back of your check card.
- Report lost/stolen ID cards, licenses, credit cards or personal documents as soon as you realize that they are missing.



More prevention tips.

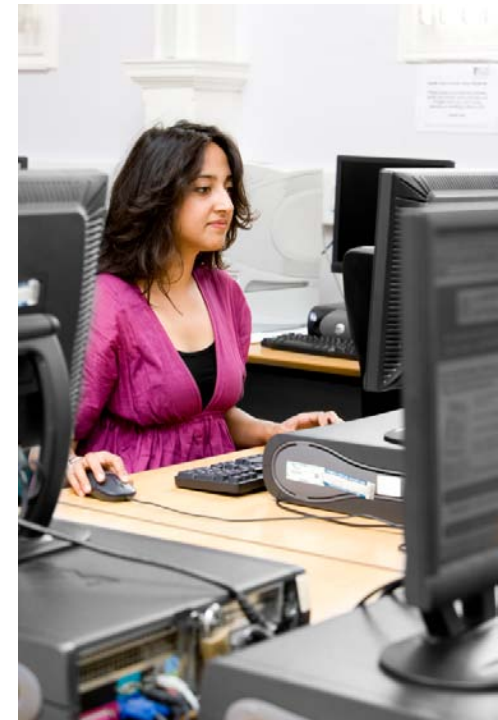
Keep your personal information personal.

- Understand privacy policies of social networking sites.
 - Electronic privacy Information Center epic.org
 - Privacy Rights Clearinghouse privacyrights.org
- Limit access to friends only.
- Be mindful of information that may be useful to criminals.
 - Your birthday – don't include the year
 - Your hometown – use the closest major city
 - Your current location and travel dates

More prevention tips.

Keep your computer safe.

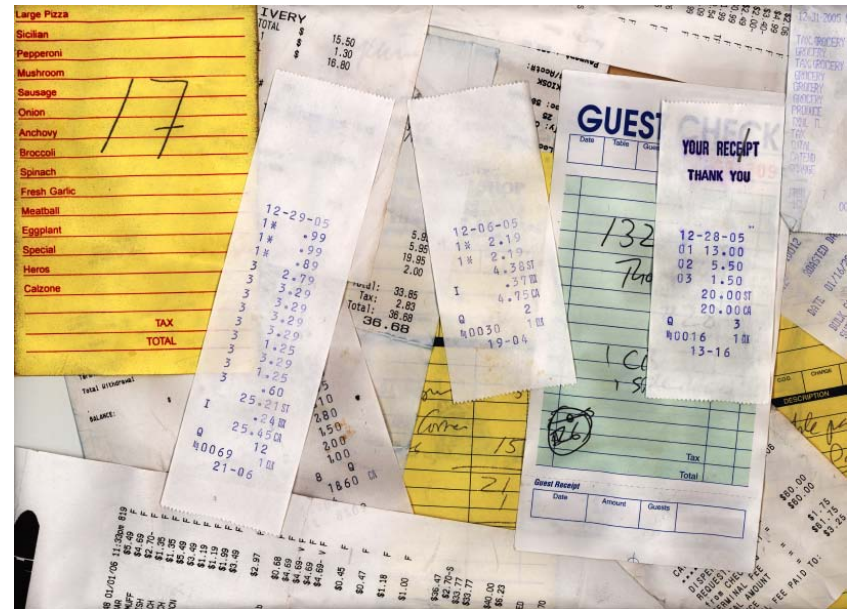
- Install anti-virus and anti-spyware software on your computer.
- Don't store personal information on your laptop, which may be easily stolen.
- Choose unique passwords for online banking and other sites.
- Log out of sites every time.



More prevention tips.

Monitor your bank account activity.

- Check your account statements to make sure every purchase is yours.
- Sign up for auto alerts.



More prevention tips.

Check your credit report

- Credit bureaus track your credit history in a credit report, which is used by banks and other lenders to make lending decisions.
- Check to make sure all the information is yours.



Your credit report

Major Credit Bureaus

Equifax	equifax.com	1-800-685-1111
Experian	experian.com	1-888-397-3742
TransUnion	transunion.com	1-800-888-4213

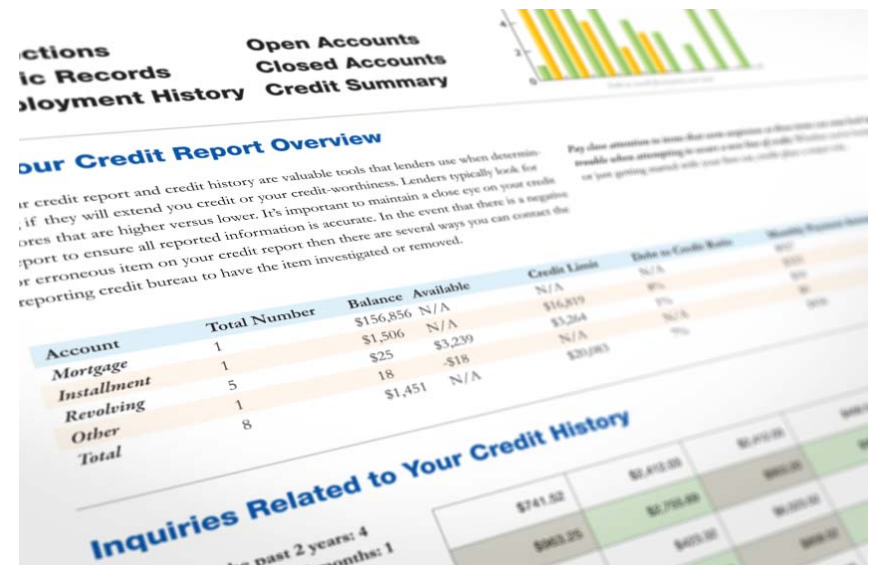
To order your free annual copy of your credit report:

annualcreditreport.com 1-877-FACT-ACT
(1-877-322-8228)

Your credit report

What to Look For

- 1) Identifying information
- 2) Credit account information
- 3) Public records
- 4) Inquiries



Other signs of ID Theft

- Missing or late bills for credit cards or utilities.
- New mail or late-payment notices for unfamiliar loans or accounts.
- Calls or letters from debt collectors about merchandise or services you didn't buy.
- Denial of credit when you apply for a loan or credit card – or when you attempt to use an existing credit card in good standing.

What should I do if I'm a victim?

- 1) Call your creditors and close affected accounts.
- 2) Ask credit bureaus to place a "fraud alert" on your file.



What should I do if I'm a victim?

- 3) Call the police and ask for a police report.
- 4) Report the crime to the Federal Trade Commission (FTC).

ftc.gov/idtheft

1-877-IDTHEFT



Learn more about ID Theft.

Federal Trade Commission: ftc.gov/idtheft

U.S. Department of Justice: stopfraud.gov

Identity Theft Resource Center: idtheftcenter.org

PNC Bank: pnc.com/securityassurance

Learn more about PNC.

- Stop by your campus branch
- Visit pnc.com
- Call 1-877-PNC-1000

For additional information and tips for managing your money, visit our website designed specifically for students, pnc.com/pncmoney101.