



# Safe Amidst the Frenzy: Guarding Your Identity

*Get the Facts to Protect Your Identity*

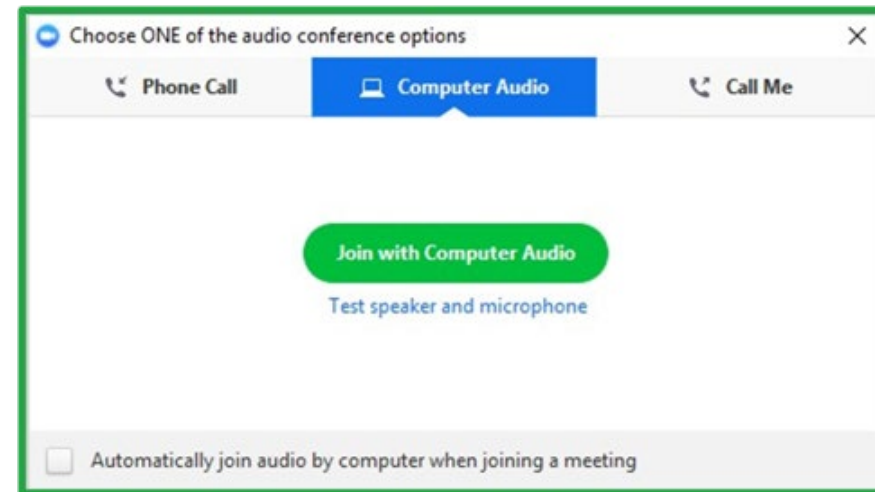
**September 27<sup>th</sup>, 2023**

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# NDI WELCOME

**Katie Metz**

*Director, Financial Resilience Center*  
National Disability Institute

# National Disability Institute

The first national organization committed exclusively to championing economic empowerment, financial education, asset development and financial stability for all persons with disabilities for the past 18 years.

## Mission

- Collaborate and innovate with diverse partners in the disability community and public and private sections to improve informed financial decision-making and financial health for people with disabilities nationwide.
- National Disability Institute: [NationalDisabilityInstitute.org](https://NationalDisabilityInstitute.org)

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# Welcome from Experian

**Laura Mundy**

*SVP, ESG, Ethics, Inclusion Governance and Transformation*

Experian



## POLL QUESTIONS (1)

*Please take a few moments to answer the pop-up poll questions on your screen*

Have you or someone you know been a victim of identity theft?

How often do you currently check your credit report?

How concerned are you about the security of your personal and financial data?



## Presenter (1)

Randy Lawrence

*Outreach Coordinator*

Identity Theft Resource Center

The **ITRC** is a **non-profit** organization established to **minimize risk** and **mitigate** the impact of **identity compromise**.

# How to Identify, Resolve, and Protect Yourself from Identity Crimes

An overview of identity crimes and how to identify, recover from, and protect against identity theft.



RANDY LAWRENCE | OUTREACH COORDINATOR

# Our Mission

The ITRC is a non-profit organization established to empower and guide consumers, victims, business and government to minimize risk and mitigate the impact of identity compromise and crime.

## Recovery Center

- Our advisors provide preventative information as well as assist victims of identity compromise, theft, and misuse by providing customized plans to address any and all identity concerns.
- Call toll-free at 1 (888) 400-5530 or live chat via our website for direct assistance available Monday-Friday 6 AM PT-5 PM PT.

## Get Involved

The ITRC is also a voice for victims and maintains the largest U.S. aggregate of [data-breach](#) information, provides public research on victim impact, advises legislation, speaks to the media on public issues, works with business to develop educational materials, provides webinars & presentations for organizations, etc.

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# Information collected by thieves

- Credentials
  - SSN
  - Birth certificate
  - Driver's license
  - Financial accounts
  - Usernames & passwords
- Attributes
  - Name
  - Phone number
  - Physical address
  - License plate
  - Date of birth
- Biometrics
  - Fingerprints
  - Voice print
  - Facial recognition
  - Online Behaviors
  - Spending habits
  - Browsing activity
  - Travel activity
  - Geolocation
  - Online quizzes



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# How do identity crimes happen?

- A thief cons you into sharing your information
- Someone you know uses your information to open new accounts or take over your existing accounts
- Information is leaked in a data breach and is sold, and resold... and resold... and resold...
- The username and password for one account are leaked and that same information is used for other accounts
- You unknowingly click on a link or download an app that has malicious code that allows a third party to track what you do

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# Considerations for Persons with Disabilities

- Victims' identity documents are kept as a form of control and misused in multiple ways:
  - To take over existing accounts or open new accounts
  - To avoid criminal records
  - To prevent victims from becoming independent
- Access to/recovering identity documents (Social Security card, Driver's License, etc.) may be an additional challenge to overcome when trying to resolve identity theft
- Victims' may not want to name an individual/individuals involved in their case (Family member, caretaker, trusted person)

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# Examples of Identity Crimes

## Identity Compromise/Theft

- Your personal identity documentation (Social Security card, passport, driver's license, health insurance card, etc.) or other paperwork with your information on it (mail, tax documents, etc.) is stolen
- Your personal information has been accessed/viewed by someone else who might use it for their personal gain
- Your information was exposed online

## Identity Misuse

- Your existing account (bank, social media, government benefit, etc.) is being used without your permission
- A new account (credit card, auto insurance, unemployment benefit, etc.) has been set up using your information
- A crime was committed under your name/I.D./Social Security number

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# Top Identity Compromise: Scam

(Slide 1 of 4)

## Google Voice

- Typically, when selling something online
- “Buyer” asks you to prove you are legitimate by providing a code they will send to your cell phone
- Link your cell number to their Google Voice account to establish a U.S. phone number



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# Top Identity Compromise: Scam

(Slide 2 of 4)

## Publisher's Clearing House (or any sweepstakes)

- Tell you you've won
- Asks for payment to send winnings, for taxes, etc.
- May also ask for personal identification as "proof" you are the correct winner



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# Top Identity Compromise: Scam

(Slide 3 of 4)

## Government Agency

- Tell you you're about to be arrested
- Asks for immediate payment – through cryptocurrency, gift cards, wire transfer, etc.
- Pretend to be Social Security Administration, IRS, Department of Homeland Security, FBI



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# Top Identity Compromise: Scam

(Slide 4 of 4)

## Someone You Know

- Receive a call, social media message, or email from someone you know (family, friend, boss/co-worker)
- Say they are in danger, need assistance, or invite you to take advantage of an opportunity
- Request payment and/or ask you to click on a link



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# Survivors might be ...

- Notified by a bank or lender
- Locked out of online accounts
- Denied an apartment, cell phone, utilities, or a loan
- Contacted by a collector
- Contacted/notified by law enforcement



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# Q&A: Identity Crimes

Contact Us for Free, No-Cost Assistance!

(888) 400-5530  
[itrc@idtheftcenter.org](mailto:itrc@idtheftcenter.org)



**Your Life, Your Identity.**  
LET'S KEEP IT THAT WAY

The Identity Theft Resource Center is a 501(c)3 non-profit that does not endorse any particular company, product, or service.

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## POLL QUESTIONS (2)

*Please take a few moments to rate your level of agreement with these statements*

I understand the difference between identity theft and a data breach.

If I experience identity theft, I could deal with it myself.

I know what to do if my personal information is compromised in a data breach.





## Presenter (2)

Michael Bruemmer

*VP, Global Data Breach and Consumer Protection*  
Experian



# Safe Amidst the Frenzy

## Guarding your identity

September 27, 2023

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# Data breach trends



Third-party breaches are on the rise.



Healthcare comprises almost 40% of reported breaches.<sup>1</sup>



Not all consumer notifications are clear.



New legislation from Securities Exchange Commission and states to help consumers.



Consumers aren't taking action on notifications received.

<sup>1</sup> Experian Data, August 2023



# Common scams



On-line  
discount sites



Romance



Family member  
in trouble



Government  
benefits



Utility  
shut off



Criminal  
arrest



Free  
charging stations



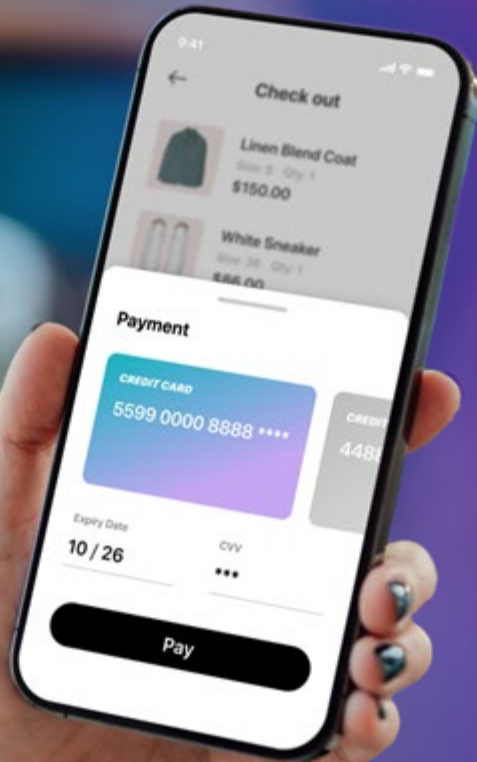
Fraudulent  
cash apps



Disaster  
relief

# Identity theft causes

- Lost or stolen wallet
- Credit card stolen during a transaction  
(restaurant, on-line, gas pump)
- Data breach
- Computer virus/malware
- Phishing
- Social engineering  
(phone call, SMS Text, social media)
- Healthcare transaction
- Tax preparation
- Government benefits
- Utility delivery/provision





# Protect your identity

- Enable multifactor authentication.
- Update your devices.
- Change passwords often.
- Be cautious on public wi-fi.
- Use a password manager.
- Sign up for identity theft protection.
- Consider credit freezes and fraud alerts.
- Watch out for phishing attempts.



# Online best practices

- Do not share your Personal Identifiable Information (PII) on social media.
- Do not click on any email links from untrusted sources.
- Do not answer phone calls from unknown numbers.
- Secure documents with sensitive information.
- Practice caution with key documents (DL, SSN, Insurance ID, passport).
- Be suspicious - if it seems odd, it probably is.



# React quickly

## Steps to take to combat identity theft



### If you suspect your identity is stolen ?

#### Boost your defenses

- Lock your credit file
- Monitor your accounts and credit
- Use a free password manager
- Initiate a fraud alert
- Set up real-time credit alerts
- Use identity theft monitoring

### If your identity is unfortunately stolen

#### Take action as soon as possible

- Freeze your credit
- Monitor all financial transactions and tradelines
- Change important passwords and login information
- Request a fraud alert with credit bureaus
- Check your credit report
- Activate identity theft monitoring and dark web surveillance



# We're just getting started.

For more information, please reach out.

**When every minute counts, you can count on Experian Data Breach Resolution for the partnership, solutions and performance to create the best possible outcome.**

**[Experian® Data Breach Services Website](#)**

**[Experian's Official Credit Advice Blog](#)**

**Michael Bruemmer:  
[michael.bruemmer@experian.com](mailto:michael.bruemmer@experian.com)**



# POLL QUESTIONS

*Please take a few moments to respond to the pop-up poll on your screen*

What is one thing you would do to protect yourself from identity theft?

How likely do you think you are to be a victim of identity theft in the next year?

I feel better equipped in how to protect myself and those I know or work with from identity theft.



# Q & A

## Time Permitting

# Visit the Financial Resilience Center Online

[FinancialResilienceCenter.org](https://FinancialResilienceCenter.org)

## Online Resource Center *for People with Disabilities and Chronic Health Conditions*

Resource Highlights:

[FRC's Identity Theft & Scams](#)

[FRC's Credit Page \(Also in Spanish\)](#)



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# Thank You: Experian!

