

Preventing Identity Theft

Presented by Retired
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1. Protect Your Personal Information

- ✓ Don't carry your social security card. The key to identity theft is your social security number.
- ✓ Don't provide your social security number to anyone unless there is a legitimate reason, which include occasions when you are: applying for employment; opening a financial account; getting a credit check; checking or freezing your credit reports.

2. Protect Your Documents

- ✓ Shred your sensitive trash with a cross-cut, micro-cut or diamond-cut shredder.
- ✓ Don't leave outgoing mail with personal information in your mailbox for pickup.

3. Be Vigilant Against Tricks

- ✓ Never provide personal information to anyone in response to an unsolicited request.
- ✓ Never reply to unsolicited emails from unknown senders or open their attachments.
- ✓ Don't click on links in emails from unknown senders.

4. Protect Your Communications

- ✓ Keep your computer and security software updated.
- ✓ Don't conduct sensitive transactions on a computer that is not under your control.
- ✓ Protect your Wi-Fi with a strong password and WPA2 encryption.

5. Protect Your Digital World

- ✓ Use strong passphrases (passwords) with at least twelve characters.
- ✓ Use different passphrases for your various online accounts.
- ✓ Consider using password management programs. Or use the "Notes" app on your phone, as long as you secure the note with a password.

If They Have Your Social Security Number, Here's What Criminals Can Do With A Stolen Identity

- New account fraud – meaning that they open credit card accounts, bank accounts and get loans in your name
- File state and federal tax returns in your name
- File for social security benefits in your name (if you're eligible), or redirect benefits to their account
- Get medical care or prescription drugs in your name

Options You Have To Prevent New Account Fraud

1. **Fraud Alert:** Your credit file at the four credit reporting agencies is flagged and a potential lender should take steps to verify the identity of a person opening a new account. *Inside Scoop: Not worth the effort. Fraud alerts only work if the merchant takes steps to verify the identity of the applicant. They expire automatically after one year or seven years if you have been a proven victim of identity theft.*
2. **Credit Lock:** Limits access to your credit reports by some parties without your approval. *Inside Scoop: Don't use this. Locks are not governed by federal law, there is no guarantee of error free operation and some credit reporting agencies may charge you a monthly fee for this service.*
3. **Credit Monitoring:** Your credit files are monitored and if activity occurs, you are notified. *Inside Scoop: Credit monitoring does not prevent fraud it only notifies you when your credit reports have been accessed. In most cases, the monitoring companies provide resolution services, which can be very beneficial.*
4. **Credit Freeze:** A freeze restricts access to your credit reports and should prevent new account activity in your name. This requires unfreezing (lifting) before you can open a new account. *Inside Scoop: This is highly recommended and is a proven way to protect against new account fraud. As of September 2018, it is free to freeze your credit reports and to create and freeze credit reports for minors in every state.*

**Credit
Reporting
Bureaus**

Experian: (888) 397-3742
P.O. Box 9530 Allen, TX 75013
www.experian.com/freeze

You can
freeze
credit
reports
by mail,
phone or
online.

Innovis: (800) 540-2505
P.O. Box 1640 Pittsburgh, PA 15230
www.innovis.com/personal/securityFreeze

Equifax: (800) 685-1111
P.O. Box 740241 Atlanta, GA 30374
www.equifax.com/personal/credit-report-services

Trans Union: (888) 909-8872
P.O. Box 2000 Chester, PA 19016
www.transunion.com/credit-freeze

You are allowed 4 free reports each year. To order three: www.annualcreditreport.com or 877-322-8228;
Your credit report at Innovis must be ordered from: www.innovis.com/personal/creditreport

Tax Refund Fraud

Criminals can file tax returns using your identity. When this happens, you won't be able to file your tax return. Check with your state authorities to see what methods they use to help prevent fraud. For federal taxes you might be able to get a PIN number from the IRS to prevent fraud. To see if you can, go to this site: www.irs.gov.

Social Security Benefits Fraud

With your social security number, a criminal can sign-up for social security benefits in your name or re-direct existing benefits to their bank account. Here is what to do: If you are 62 years-of-age or older and have not created your online social security account, prevent the criminal from doing it before you. Sign-up at www.ssa.gov.

Medical Fraud

If a criminal uses your identity to receive medical services, not only does it defraud the insurance provider or Medicare, but it could create entries in your permanent medical record for procedures you did not receive and conditions that you don't have. Here is what to do: Check your health insurance statements carefully and let providers know if you have been a victim of identity theft.

Title Fraud

Criminals use your identity to forge paperwork which transfers your real estate into their name. The transfer is not legitimate, because it is based on fraudulent documents. However, it is possible they could sell the property before the fraud is discovered. Your best defense here is to routinely monitor your property's records in the county. Check with your county to see if they offer automatic notification if there is a record change.

Steps to Take if You Are a Victim of Identity Theft

1. Freeze all four credit reports (contact information above). You can freeze your reports by phone, mail or online.
2. Call your local police and file a report.
3. Call the Social Security Administration's fraud hotline at 800-269-0271.
4. Contact the Internal Revenue Service at 1-800-829-0433.
5. Notify any organization that has your money, including financial advisors.
6. Notify your medical insurance providers.
7. Review all recent account statements for unauthorized activity and report any suspicious transactions to the business where the unauthorized or suspicious activity occurred.

Help to stop robocalls with **Robokiller** phone app. **Nomorobo** can be used for landlines connected to the internet.

To remove your name from lists:

Mail - www.dmachoice.org; Phone - www.donotcall.gov

To stop credit card offers and other solicitations:

www.optoutprescreen.com or 1-888-5-OPTOUT (567-8688);

Key Resources

Police or FBI: Search online for local number
FTC: 1-877-IDTHEFT; www.identitytheft.gov

To Report Internet Fraud: www.ic3.gov

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Computer Security Tips:

1. Don't download anything to your computer that you weren't expecting to do when you got online.
2. Keep your software current with the latest updates. Both Microsoft and Apple issue updates to their operating systems that control your computer. The updates help you stay safe against the latest threats. To make it easy, go to your settings page and tell your computer to keep you updated automatically.
3. Backup your files so you can recover if your computer is compromised. For example, ransomware is an epidemic problem that effects business and home computers. It encrypts files so you can't open them without a key. Look further on this handout for ways to stay safe against ransomware attacks.
4. Consider adding an additional layer of security to your computer. Malwarebytes is a free program that does search and destroy for malware that has evaded your perimeter antivirus program.
5. Use strong passphrases. See below for more details.

Two Factor Authentication aka Two Step Verification

The following is highly recommended. You use a password **and** a PIN code (most often sent to your phone) to log in to online accounts. Use this to prevent hijacking of your accounts. In most cases you can set this up in the security/settings section of your account. Here's the thing: you don't have to use the two steps every time, only if the website wants to make sure it's you, such as when you log in from a different computer or IP address.

Be Password Savvy

It would be really bad if a hacker got access to your online accounts. A passphrase is like a password, only it's composed of a combination of words strung together. That makes them easier to create and remember. Passphrases are the new government recommendation to protect online accounts. Here are some tips to make strong passphrases:

- Use at least 12 characters to help make them uncrackable. The longer, the better.
- If a website makes you use upper/lowercase and a number and special characters (old standard), you can always add those to the passphrases that you have created. Not all sites have adapted to the new government standards.
- Here's an example passphrase: *paranoiawillnotdestroyya*. The length is the key to making passphrases strong and a little paranoia goes a long way to keeping your accounts secure.
- Use a different passphrase for each online account. I know this is a pain, but it limits the damage if a criminal were to get access to any of your accounts. Much fraud can be committed when a victim reuses passphrases.

How to Respond to Computer Pop-ups

Be cautious of any notifications or pop-ups. Examples include emails that say you have to download something to see a greeting card or a message that says your computer is infected. Don't click on anything in these pop-ups, including the "X" inside the pop-up itself. Your best bet to remove the pop-up safely is to hold down three keys: **CTL+ALT+DEL** to exit a pop-up safely on a Windows computer. Use **CMD+Option+Escape** on a Mac. Then run your antivirus software to see if there is malware on your computer that caused the pop-up.

Fake emails:

Be careful where you click. Don't click on links or attachments in emails from an unknown sender, a suspicious sender or in emails that don't make sense. Remember that a friend's email account can become compromised and that attackers can "spoof" someone's email address to appear to be from anyone they choose. Remember, don't react emotionally to an email. The hackers count on this to overcome logic and force us into making bad decisions.

Ransomware

What it is. Ransomware is a form of malware that restricts access to data by encrypting files or locking computers.

How it begins. Victims will open an email addressed to them and may click on an attachment that appears legitimate, like a notification of a missed package delivery, which may cause ransomware code to install on their computer.

What happens next. The malware encrypts files on a victim's computer and they see computer messages advising them of the attack and demands for a ransom payment in exchange for a decryption key.

How to stay safe. Be careful where you click and backup the content on your computer so you can restore your files. But because ransomware can infect all hard drives, disconnect the backup drive when not in use or use cloud backup.

Social Media

1. Accept friend requests only from people you know and use the privacy setting to control who has access to your information. Review these settings regularly. Be careful about sharing location and future travel plans.
2. Be wary of online polls or quizzes which may infect your computer with malware. On mobile devices, games may ask for access to your contacts or other information, which you should always deny.

The Safe Way to Log in to Online Accounts

1. Don't be tricked into giving up your login credentials. Never go to a login page through a link in an email or a pop-up. Instead go to the login page directly by typing the site name.
2. Check out the site by making sure there is an "HTTPS" in the address before you enter information and that the address accurately represents the website you desire. Once you have verified the site, store it for future access in your browser's bookmarks or favorites.

Software

- Make sure that your operating system software and antivirus software is updated automatically. This can be configured in the settings/security options.
- It is imperative that Windows computers be protected with antivirus software. Popular options are **McAfee, Norton and Windows Defender** (free with Windows 10 and downloadable with some previous Windows versions.)
- Keep in mind that these programs provide one layer of perimeter security. If malware evades them, they most likely won't be able to remove it because they couldn't stop it in the first place.
- You might consider a malware removal program that does search and destroy missions. A popular free program that is very effective is called **Malwarebytes**. You can use the free version, which complements your perimeter antivirus program. It does not replace it.
- Consider using password manager software to help keep track of all your unique passphrases. Some good options are **Keeper, Dashlane and LastPass**.
- You might try "Notes" apps on your smartphone. You can store notes and secure them with a password on your device. No one can open the note and see your passwords without the master password that you create.

Wi-Fi Networks

- Protect your home Wi-Fi network with a strong passphrase and WPA2 encryption.
- Public Wi-Fi networks are not secure. To access the internet, use a virtual private network (VPN) for a nominal fee, or use your smartphone's personal hotspot feature, which uses the more secure cellular network.

Smartphone Security

- Always use a passcode to protect your phone. This keeps the information secure if the phone is lost or stolen. Using biometrics, like Touch ID or facial recognition, is very secure and makes it easier to access the device.
- Watch out for fake text messages. Don't call, click or reply unless you have verified the authenticity of the sender.
- Since there is no mouse, you can't hover on a phone or pad device. Press and hold your finger for about 2 seconds to reveal a preview of the website.
- If you use your mobile device for online banking and other financial accounts, you are using a very secure technology. Make sure that you download the apps from the actual Apple or Google store. To use this technology in the most secure way, protect your device with a password, keep the phone and apps updated and report a lost or stolen phone to financial institutions immediately.