

IDENTITY

THEFT



GREENPATH SERVICES



FINANCIAL
ASSESSMENTS



HOUSING
COUNSELING



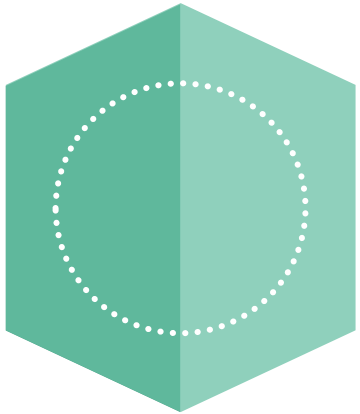
CREDIT REPORT
COUNSELING



DEBT
MANAGEMENT

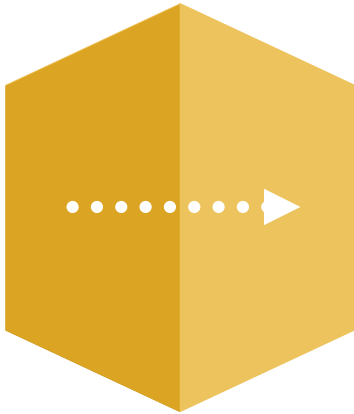
1

What is ID Theft?



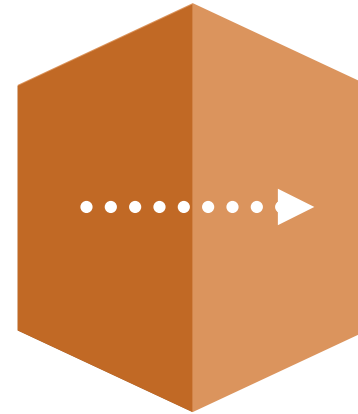
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How do thieves use your information?



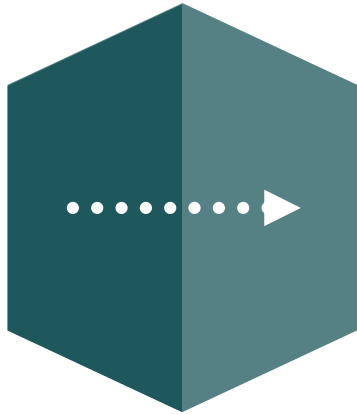
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What if you're a victim?



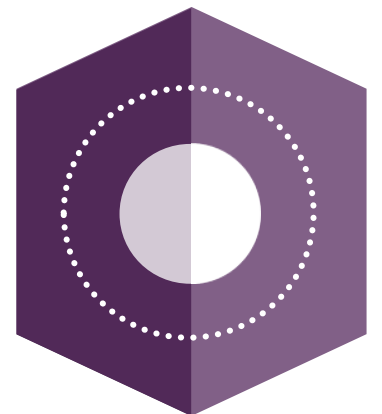
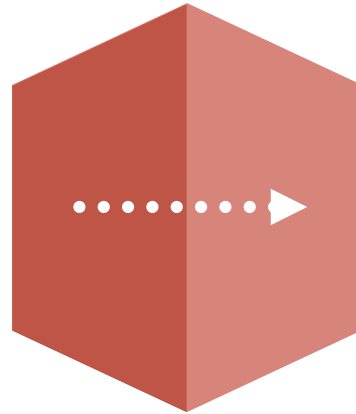
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How does ID Theft Occur?

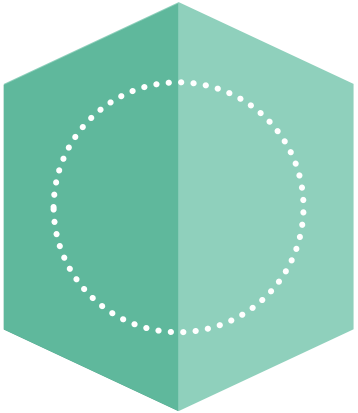


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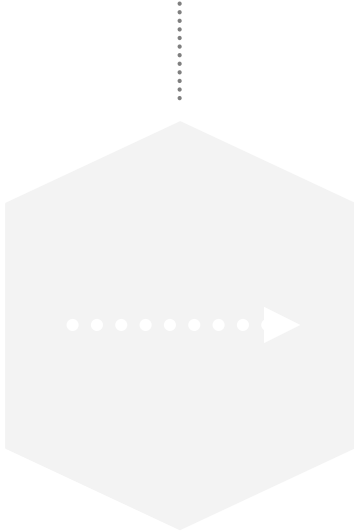
How do you protect yourself?



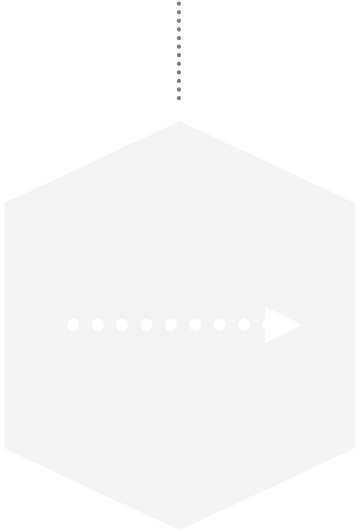
1
What is ID Theft?



3
How do thieves use your information?



5
What if you're a victim?



2
How does ID Theft Occur?



4
How do you protect yourself?



6
FAQ's



What is ID theft?

The crime of using another person's personal information, credit history or other identifying characteristics in order to make purchases or borrow money without that person's permission.



Computer Crime

Data is stolen
during your
online activities



Personal Betrayal

A friend,
relative,
employee or
stranger steals
your data



Document Loss

Wallet,
checkbook,
credit cards, or
mail is lost or
stolen



Business Leaks

Information is
stolen and
exploited from
a place where
you've done
business

1

What is ID Theft?

3

How would thieves use your information?

5

What if you're a victim?

2

How does ID Theft Occur?

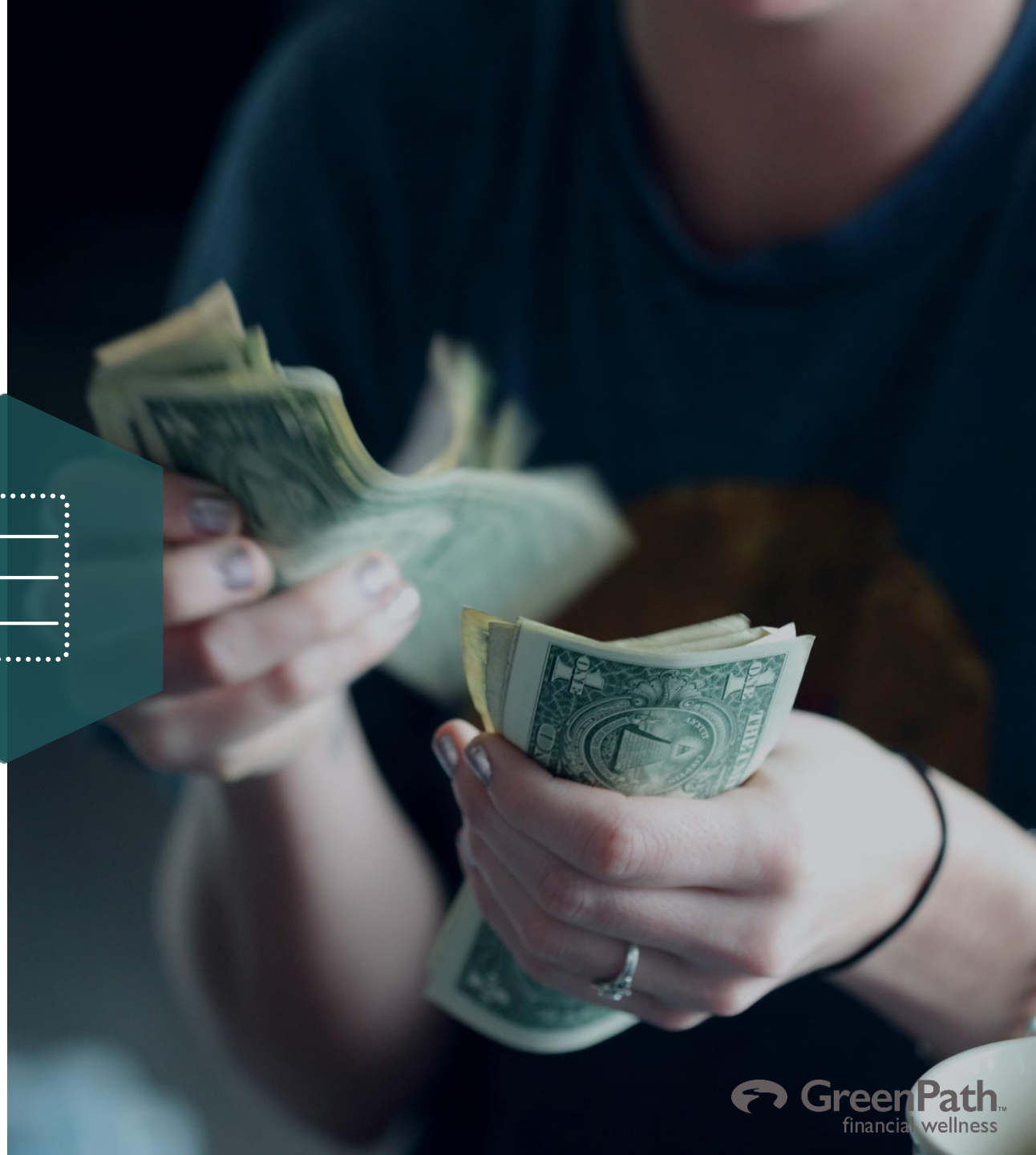
4

How do you protect yourself?

6

FAQ's

- Steal wallet, mail
- Dumpster dive
- Rob house or business
- Email scams
- ATM, credit card skimming
- Corporate data breaches
- Pharming
- Phishing





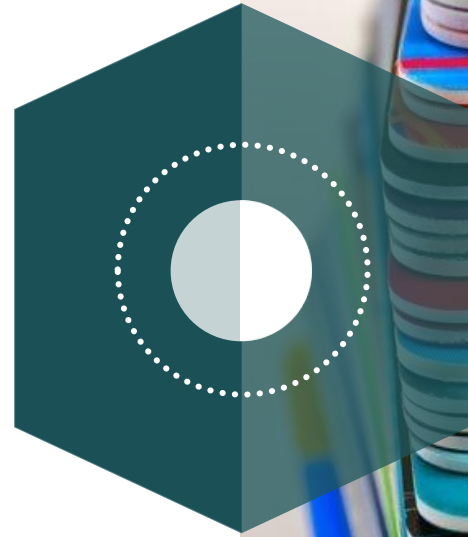
PHARMING:
A process that
steals information
from unsuspecting
internet users





PHISHING

A practice that online fraudsters use to “fish” for confidential passwords and financial data from the “sea” of internet users using email.



Original Message
From: Wells Fargo Online [mailto:onlinebanking@wellsfargo.toxement.com.co]

Sent: Tuesday, August 07, 2012 9:58 PM

To: O'Brien, Aimee

Subject: Alert: You Have (1) New Security Message

Wells Fargo is constantly working to ensure security by regularly screening the accounts in our system. We recently reviewed your account (error code : 00562), and we need more information to help.

How can I restore my account access ?

Click Here, <http://www.isrjapan.jp/wp-content/themes/wells/www.wellsfargo/online.htm> login and complete the next step to "Your Security Questions."

Completing all of the informations required will automatically restore your account access.

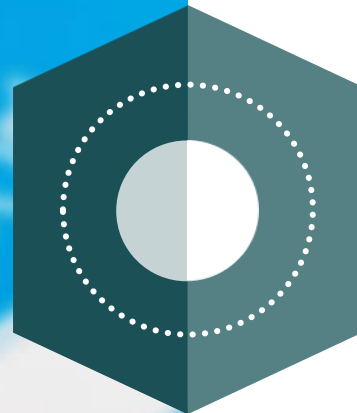
You will be redirected to a secure, private Wells Fargo server on a random port due security issues.

Wells Fargo, N.A. Member FDIC.

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How Do ID Thieves Use Your Information?



BUY
MERCHANDISE

OPEN NEW ACCOUNTS

ESTABLISH SERVICES
IN YOUR NAME

TAKE OUT
LOANS/OPEN
ACCOUNTS

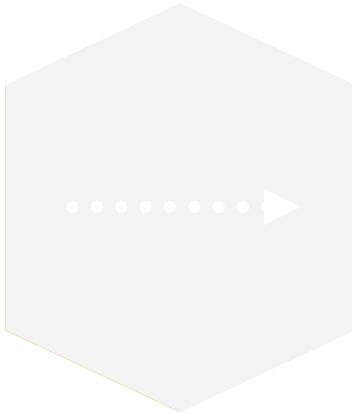
OBTAIN A PASSPORT,
INSURANCE OR ID

SELL YOUR
INFORMATION

1
What is ID Theft?



3
How do thieves use your information?



5
What if you're a victim?



2
How does ID Theft Occur?



4
How do you protect yourself?



6
FAQ's



MONITOR YOUR CREDIT **REPORT**

annualcreditreport.com

Central Source LLC

P.O. Box 105283

Atlanta, GA 30348-5283

Phone: 877-322-8228



You can receive your credit report
ONLINE or by **MAIL**

MONITOR YOUR CREDIT REPORT




All about credit reports Request yours now! What to look for Protect your identity Free

Don't be fooled by look-alikes.

Many sites promise credit reports for free. AnnualCreditReport.com is the only official site explicitly directed by Federal law to provide them.

AnnualCreditReport.com

SPOT IDENTITY THEFT GOOD CREDIT **DON'T BE FOOLED** MORE THAN A



credit reports matter.

Credit reports may affect your mortgage rates, credit approvals, apartment requests, or even your job application.

Monitoring credit reports helps you catch signs of identity theft early.

Request your free credit reports

FREE Credit Reports. Federal law allows you to:

- Get a free copy of your credit report every 12 months from each credit reporting company.
- Ensure that the information on all of your credit reports is correct and up to date.

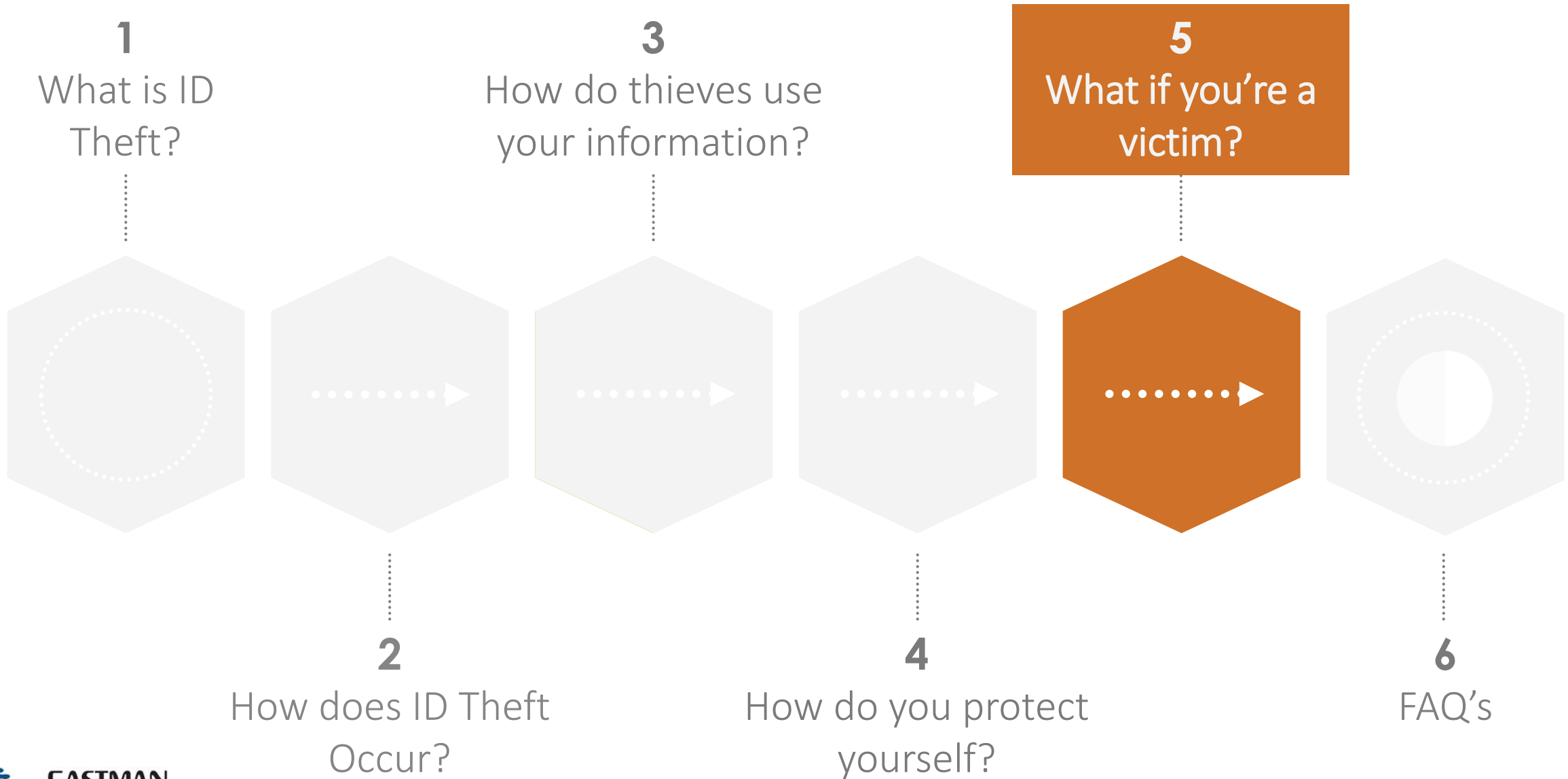
USE STRONG PASSWORDS

- Mix it up – different for each account
- On your phone and computer too
- Use a passphrase instead of a password

NowIsTheTimeForPumpkins1999

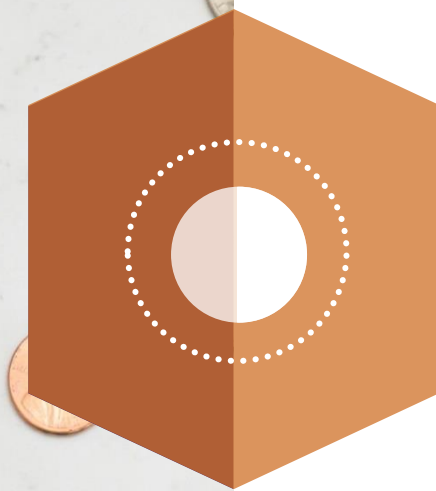
Be Vigilant

- Steer clear of suspicious websites and links
- Don't give out your personal info to a caller, or through email
- Delete unknown emails and don't download attachments
- Protect your personal documents – shred!
- Limit your exposure





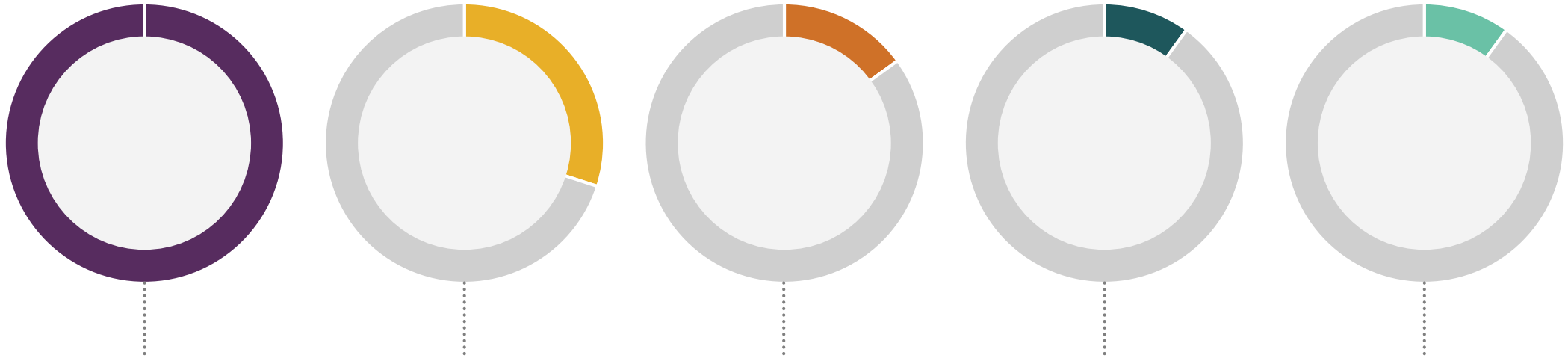
How would you know?



- Unexplained charges
- Not receiving bills
- Receiving credit cards you didn't order
- Denied credit for no reason
- Inaccuracies on credit report
- Collection calls

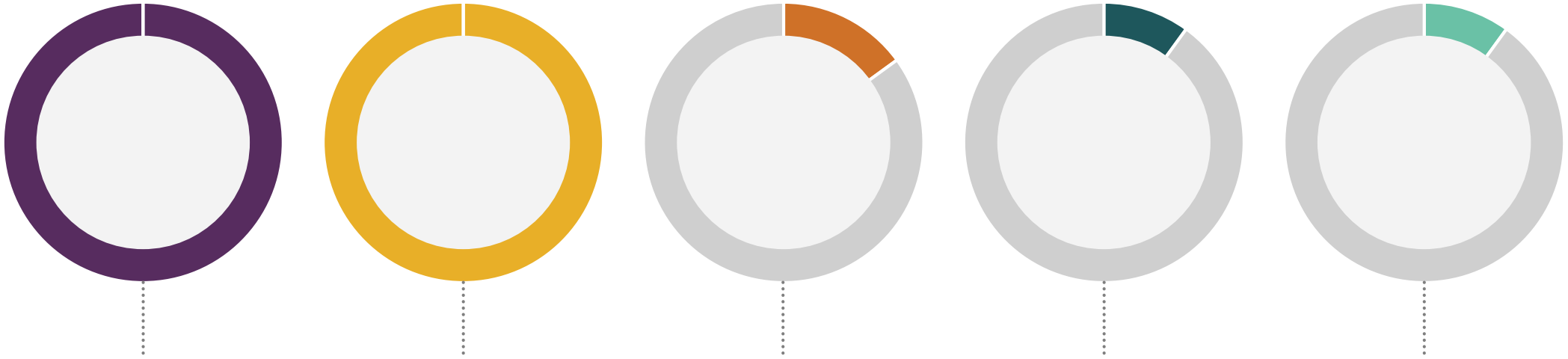


TAKE ACTION



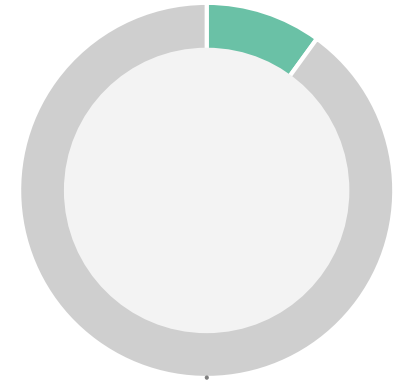
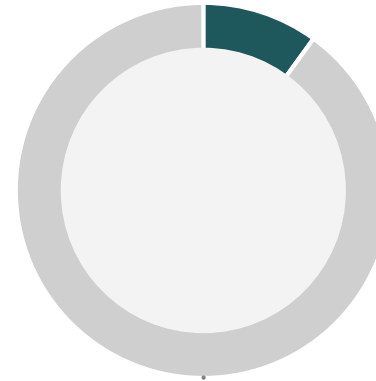
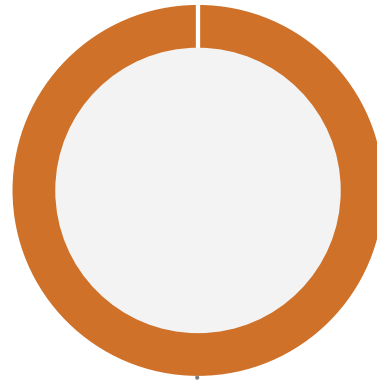
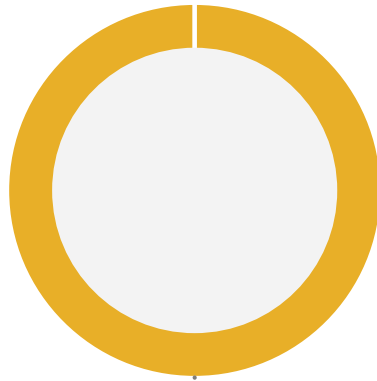
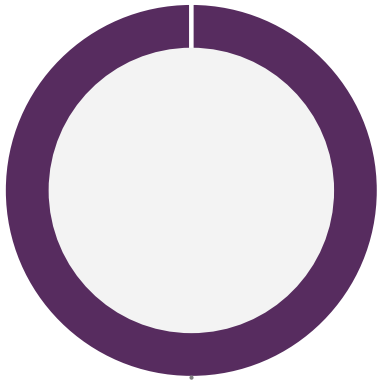
Contact Government Authorities – identitytheft.gov

TAKE ACTION



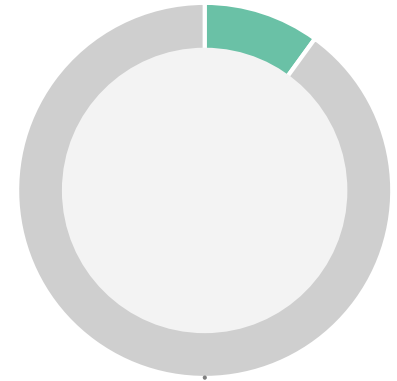
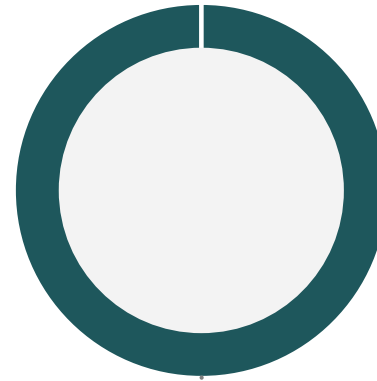
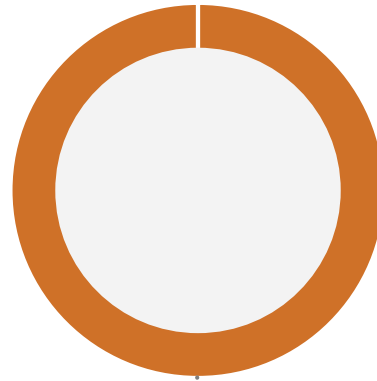
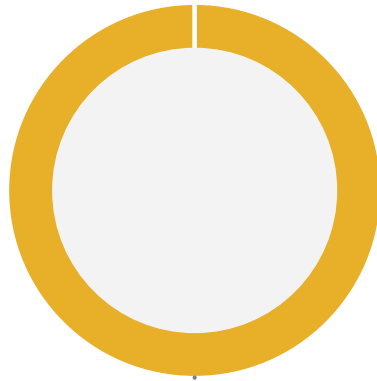
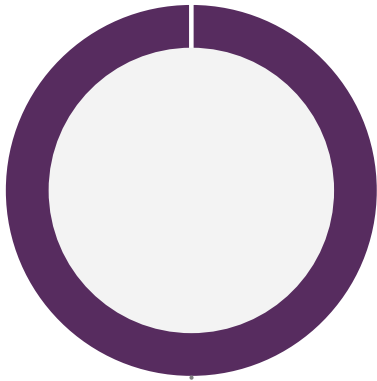
Contact Creditors and Financial Institutions

TAKE ACTION



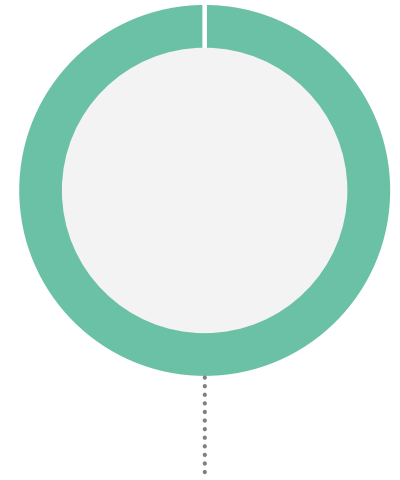
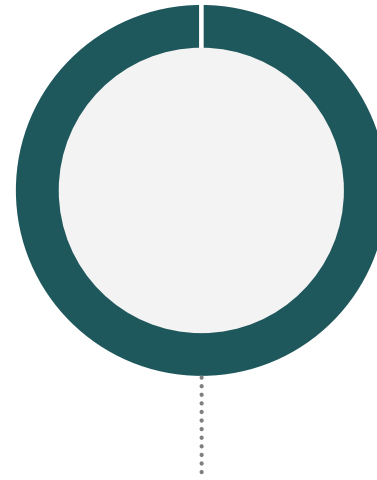
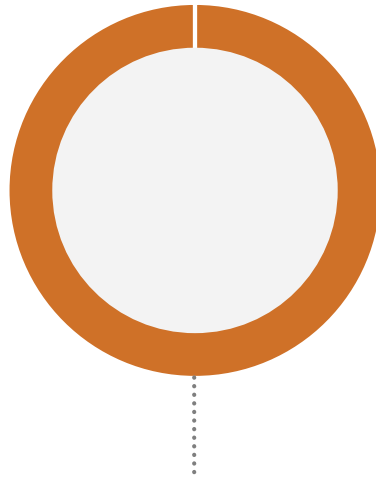
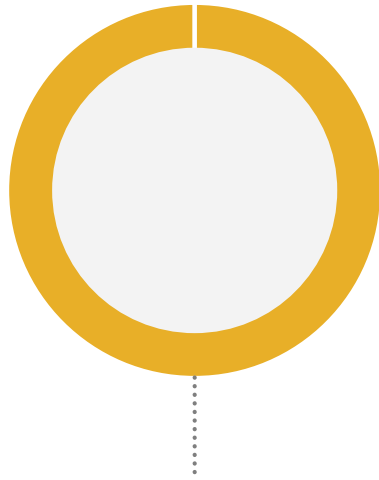
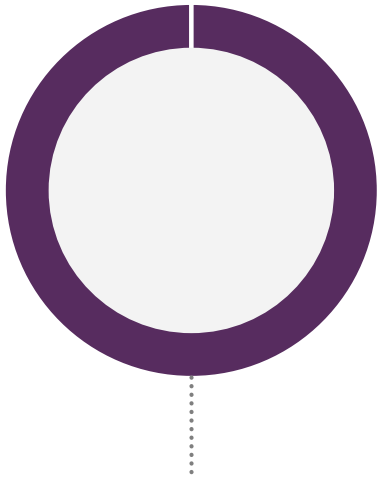
Contact the Credit Bureaus

TAKE ACTION



Contact Local Authorities

TAKE ACTION



Maintain Good Records & Follow-up



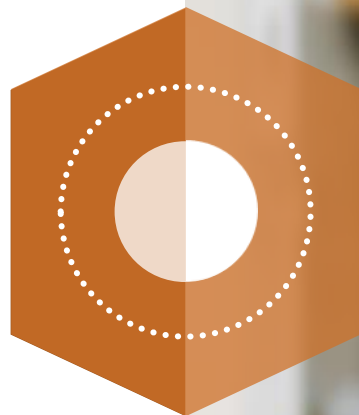
Know your rights



Be an educated consumer



A note on other scams...



**TAKE
ACTION**



GREENPATH

FINANCIAL WELLNESS

is a nationwide non-profit that provides financial education and tools for people to lead *financially healthy lives*.