

Safeguarding Your Identity

Provided by:
The Office of Privacy Protection

Revised 2008

Identity Theft Defined

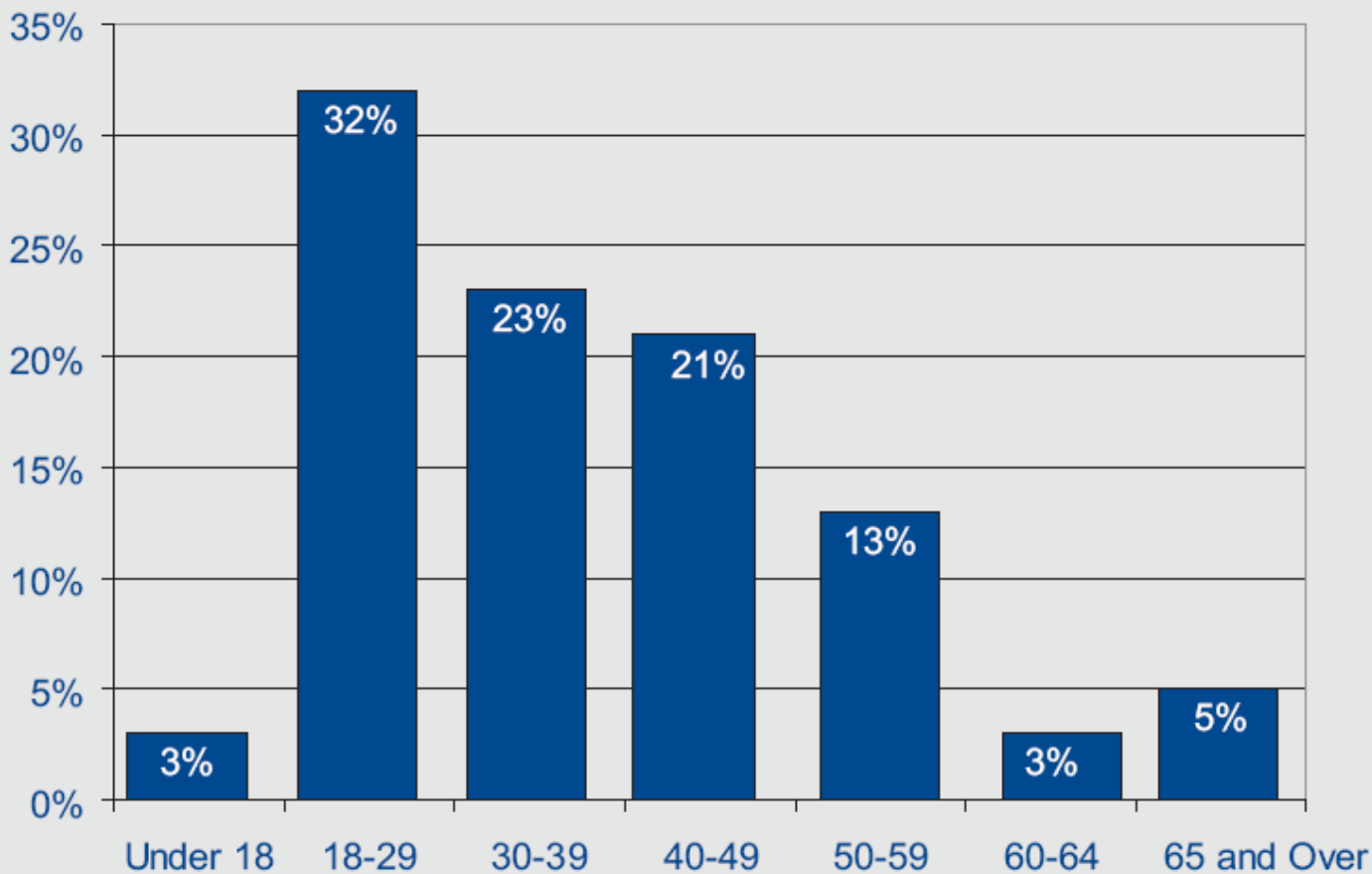
• *Federal Trade Commission (ftc.gov):*

"Identity theft occurs when someone uses your personal information without your permission to commit fraud or other crimes."

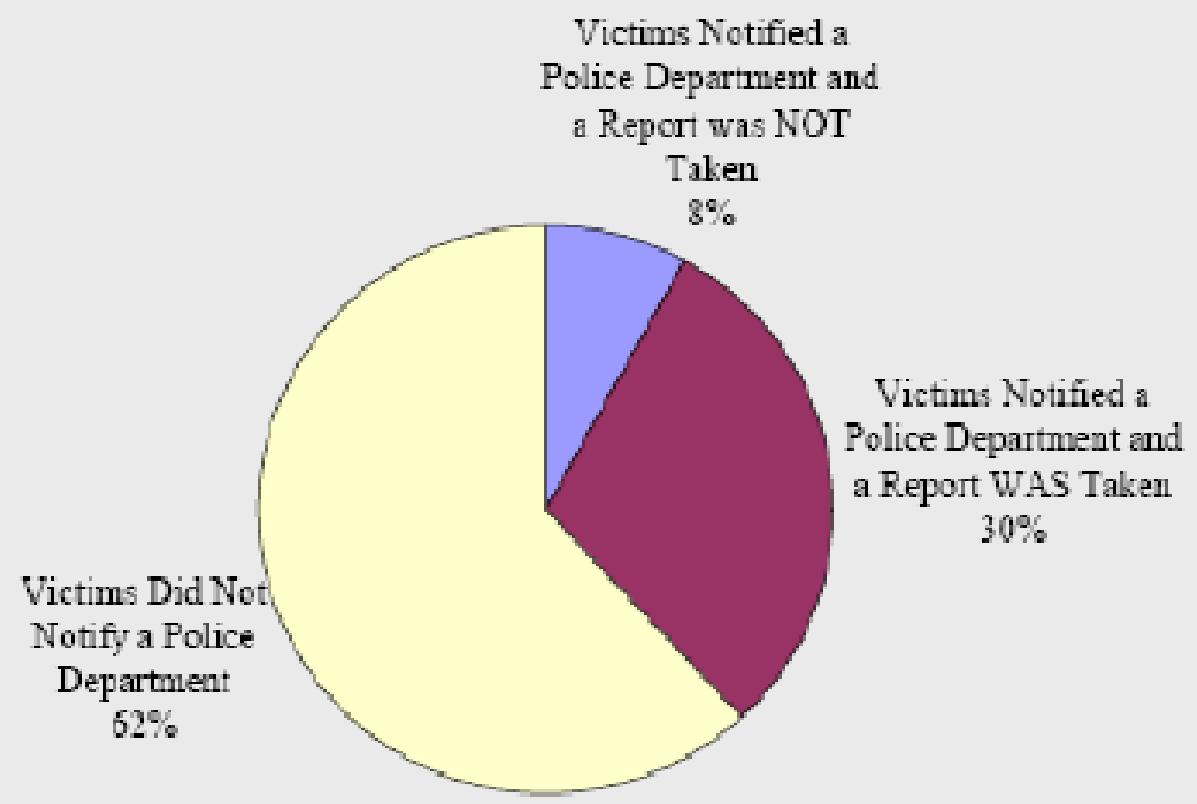
Current Laws

- 🔒 **FCRA (Fact) Act** – Allows all consumers to obtain a FREE credit report from each of the three credit reporting companies annually
- 🔒 **Wis. Stat. Chapter 943.201 and 203**, unauthorized use of an individuals or an entities identifying information
- 🔒 **Wis. Stat. Chapter 895.507** – Data Breach Law- Requires a business to notify consumers of unauthorized acquisition of personal information
- 🔒 **Wis. Stat. Chapter 100.54** Security Freeze Law– Effective January 1, 2007. Allows consumers to put a freeze on their credit for a \$10.00 fee.

Wisconsin Identity Theft Complaints by Victim Age



Identity Theft Victims Contacting Law Enforcement



Percentages are based on the total number of Consumer Sentinel identity theft complaints where victims indicated whether they had notified a police department.

Stat. Source: FTC 3/07, Identity Theft Victim Complaint Data January 1—December 31, 2006

Safeguard Your Identity

Financial records

- 🔒 Monitor accounts online on a “safe computer”
- 🔒 Report any suspicious activity

Do a wallet check

- 🔒 Photocopy everything in your wallet and place in a secure place
- 🔒 Do not carry your SSN in your wallet



Safeguard Your Identity

At Home

- 🔒 Place personal documents in a secure place out of plain view of servicemen, sales persons, visitors

Your Mailbox

- 🔒 Place outgoing mail in an official mailbox
- 🔒 Arrange for mail pickup if you are away more than one day
- 🔒 Opt out of pre-approved offers



Safeguard Your Identity

On the Phone

- 🔒 Sign up for the NO CALL List to limit incoming sales calls **(866)966-2255** or www.nocall.wisconsin.gov
- 🔒 Be on guard when answering the phone
- 🔒 Do not give out personal information – legitimate companies will not ask for it
- 🔒 Be aware of Caller ID [spoofing] scams



Safeguard Your Identity

When you Travel

- 🔒 Be aware of your surroundings when providing information - someone may overhear
- 🔒 Do not leave your personal documents in the hotel room
- 🔒 Guard you receipts
- 🔒 Use a credit card or traveler's checks wherever possible

Safeguard Your Identity

On your Computer

- 🔒 Use virus, spy-ware and firewall protection
- 🔒 Don't be a victim of "Phishing"
- 🔒 Don't click on pop-ups, they can re-direct you to a site that is not secure

Safeguard Your Identity

Shred Documents

- 🔒 Shred all personally identifiable documents (catalogs, pre-approved credit offers)
- 🔒 Use a shredder that shreds in pieces rather than strips (strips can be reconstructed)

Signs of Identity Theft/ Fraud

- 🔒 Denied credit
- 🔒 Failure to receive expected mail
- 🔒 Unsolicited Change of Address notice
- 🔒 Receiving credit cards that you didn't apply for



Signs of Identity Theft/ Fraud

- 🔒 Receiving calls or letters from debt collectors
- 🔒 Newly opened accounts on your credit report
- 🔒 Increased insurance rates as a result of a lower credit score
- 🔒 Offered less favorable credit terms, like a high interest rate

If You Suspect Fraud

- 🔒 File a Police Report
- 🔒 Review your Credit Report
- 🔒 Place a Fraud Alert on your accounts

If You Suspect Fraud

Contact Wisconsin's Office of Privacy Protection

- 🔒 Mediate your complaint
- 🔒 Assist law enforcement
- 🔒 Provide support and assistance
- 🔒 Investigate

Tips

- 🔒 When ordering checks, ask to pick them up at your bank
- 🔒 When ordering checks do not print your SSN, middle initial or DL# on the checks
- 🔒 Avoid writing your account numbers on your checks when paying bills

Tips

- 🔒 Read Privacy Statements
- 🔒 Opt out of personal information sharing whenever possible
- 🔒 Ask questions when giving out personal information to legitimate companies

Resources

- 🔒 Request a FREE Credit report annually
Call (877)322-8228
Online at www.annualcreditreport.com
- 🔒 NO CALL Program
Call (866)966-2255
Online www.nocall.wisconsin.gov
- 🔒 Opt Out of credit card offers
Call (888)567-8688 or
Online at www.optoutprescreen.com

Resources

 Office of Privacy Protection

Call (800)422-7128

Or (608)224-5163

Online www.privacy.wi.gov

QUESTIONS?