

**pennsylvania**  
DEPARTMENT OF BANKING  
AND SECURITIES

dobs.pa.gov

## Avoiding Scams & Identity Theft

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Scams & ID Theft

**Today we will discuss:**

- What is Identity Theft
- How it happens
- How to protect yourself
- What to do when it happens to you
- Popular Scams

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Scams & ID Theft

## What is Identity Theft?

Identity theft occurs when someone uses your personal information - like your name, Social Security number, credit card number, even your *cell phone number*, without your permission, to commit fraud or other crimes.

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### Who Steals Identities:

- Relatives\*
- Friends or roommates\*
- Co-workers\*
- Caregivers\*
- Strangers
- Anyone that has access to your personal information

*\*It's not uncommon for victims know their perpetrators!!*

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### How Does Identity Theft Happen:

- ✓ Theft of a wallet or purse
- ✓ Dumpster diving
- ✓ Theft of personal mail
- ✓ Sharing information by phone/internet
- ✓ "Skimming"

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### What is skimming?

Skimming is the illegal copying of information from the magnetic strip of a credit or debit card.




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### Then what...?

Criminals obtain fraudulent identification  
Drivers license, passport, Social Security,  
or credit cards

They use that personal information to get  
credit cards, cell phone service, bank  
accounts or even shop on **YOUR** dime...

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### How Can I PROTECT MYSELF?

- ✓ Guard your Social Security number and other personal information
- ✓ Review financial statements
- ✓ Check credit reports



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### Free Credit Report

877.322.8228

Annual Credit Report Request Service  
P.O. Box 105281  
Atlanta, GA 30348-5281

[www.annualcreditreport.com](http://www.annualcreditreport.com)



\*Note: Free Credit Reports do NOT contain your credit score!

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### What are you looking for?

- ✓ **Check** each name, address, *AND* telephone number
- ✓ **Verify** existing credit limits/balances
- ✓ **Look** for accounts that are not yours

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### Something not right? Contact the three main credit reporting bureaus:

**Equifax - 1.800.685.1111**  
[www.equifax.com](http://www.equifax.com)

**Experian - 1.888.397.3742**  
[www.experian.com](http://www.experian.com)

**TransUnion - 1.800.916.8800**  
[www.transunion.com](http://www.transunion.com)

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### Recently placing and lifting a credit freeze became easier and FREE...

- Equifax: [equifax.com/personal/credit-report-services/](http://equifax.com/personal/credit-report-services/)  
or call 800-685-1111
- Experian: [experian.com/freeze/center.html](http://experian.com/freeze/center.html)  
or call 888-397-3742
- Transunion: [transunion.com/credit-freeze](http://transunion.com/credit-freeze)  
or call 888-909-8872




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1.888.567.8688

or

[www.OptOutPreScreen.com](http://www.OptOutPreScreen.com)

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**Who Do You Tell?**

- Cancel compromised cards
- File a police report
- Close accounts that have been opened
- Call the three credit bureaus



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**Who else do you tell?**

- Federal Trade Commission: 877.ID.THEFT
- PA Attorney General: 800.441.2555
- Talk to someone you trust
- Keep a notebook for future reference



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**Statewide Do Not Call List:**  
**1.888.777.3406**

[www.attorneygeneral.gov/dnc.aspx](http://www.attorneygeneral.gov/dnc.aspx)



**National Do Not Call Registry:**  
**1.888.382.1222**

[www.donotcall.gov](http://www.donotcall.gov)

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If it sounds too good to be true...

*...it probably is...*

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Scams & ID Theft 

**Notorious Scams (just a few)**

- Nigerian prince
- Charity
- Counterfeit Checks
- IRS
- Microsoft
- International Lotteries
- Relative-in-Distress
- Home Improvement



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### Signs it might be a scam...

- “Shhh, it is a secret”
- Today only opportunities
- Unexpected windfalls – from unknown sources
- You receive more than you ask for on a sale
- There is a sense of urgency to the situation – there are very few true “emergencies”

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### Steps to Protect Yourself –

- Check what is in your wallet
- Buy a cross-cut shredder
- Order copies of your credit reports
- Opt out of solicitations
- Register with both “Do Not Call” registries
- Question “opportunities”

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### State Resources

Pennsylvania Department of Banking and Securities  
 (800)PA.BANKS (722.2657)

[www.dobs.pa.gov](http://www.dobs.pa.gov)  
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Pennsylvania Attorney General  
 (800)441.2555

[www.attorneygeneral.gov](http://www.attorneygeneral.gov)  
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Pennsylvania Department of State  
 (800)822.2113

[www.dos.pa.gov](http://www.dos.pa.gov)

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Scams & ID Theft 

**Federal Resources**

**Federal Trade Commission:**

(877)987.3728

<http://www.ftc.gov/bcp/edu/microsites/idtheft>

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**U.S. Postal Inspection Service**

(877)876.2455

[www.postalinspectors.uspis.gov](http://www.postalinspectors.uspis.gov)

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