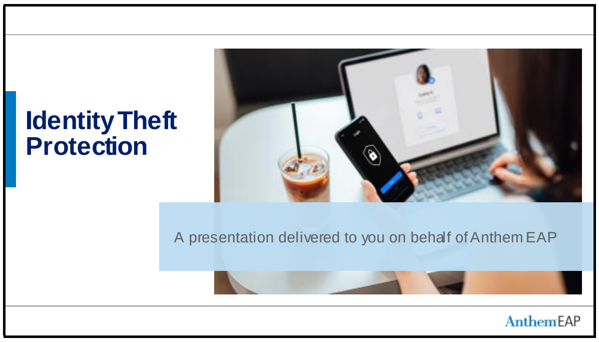

Identity Theft Protection

A presentation delivered to you on behalf of Anthem EAP

AnthemEAP

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Objectives

- What is Identity Theft?
- How Does It Occur?
- How Do You Prevent It?
- What Are the Red Flags?
- What to Do if Your Identity is Stolen
- Review Checklist
- Resources

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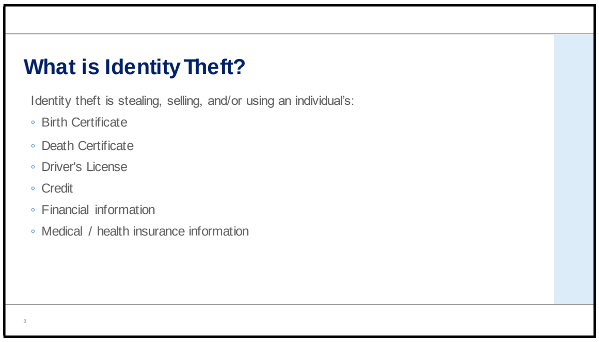

What is Identity Theft?

Identity theft is stealing, selling, and/or using an individual's:

- Birth Certificate
- Death Certificate
- Driver's License
- Credit
- Financial information
- Medical / health insurance information

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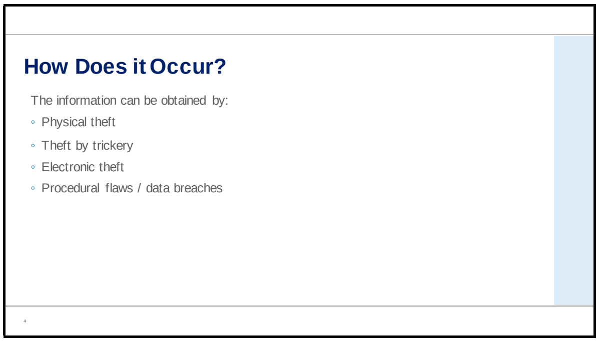

How Does it Occur?

The information can be obtained by:

- Physical theft
- Theft by trickery
- Electronic theft
- Procedural flaws / data breaches

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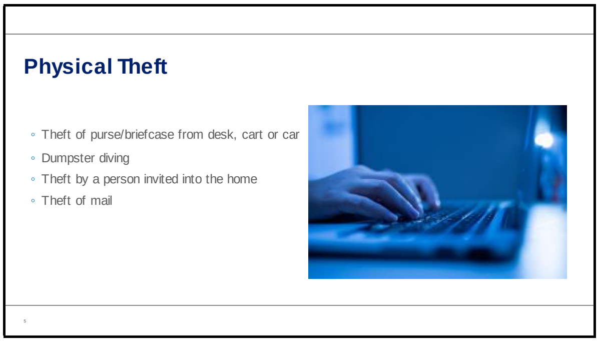

Physical Theft

- Theft of purse/briefcase from desk, cart or car
- Dumpster diving
- Theft by a person invited into the home
- Theft of mail

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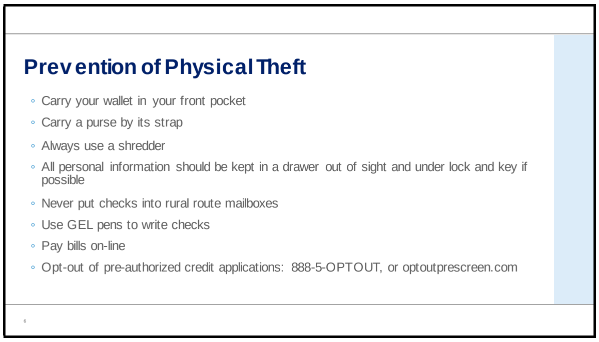

Prevention of Physical Theft

- Carry your wallet in your front pocket
- Carry a purse by its strap
- Always use a shredder
- All personal information should be kept in a drawer out of sight and under lock and key if possible
- Never put checks into rural route mailboxes
- Use GEL pens to write checks
- Pay bills on-line
- Opt-out of pre-authorized credit applications: 888-5-OPTOUT, or optoutprescreen.com

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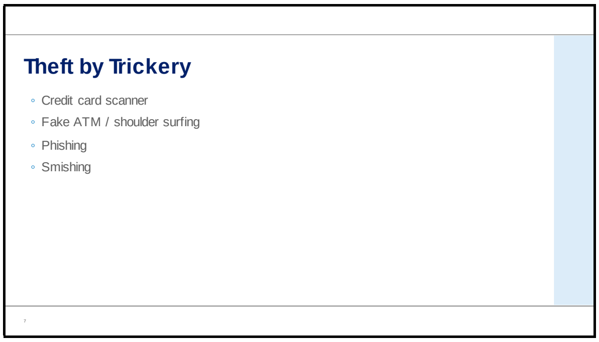

Theft by Trickery

- Credit card scanner
- Fake ATM / shoulder surfing
- Phishing
- Smishing

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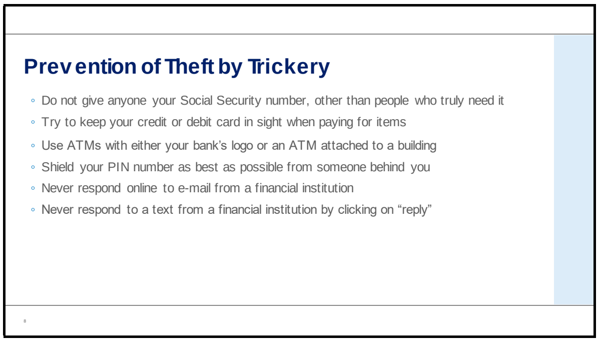

Prevention of Theft by Trickery

- Do not give anyone your Social Security number, other than people who truly need it
- Try to keep your credit or debit card in sight when paying for items
- Use ATMs with either your bank's logo or an ATM attached to a building
- Shield your PIN number as best as possible from someone behind you
- Never respond online to e-mail from a financial institution
- Never respond to a text from a financial institution by clicking on "reply"

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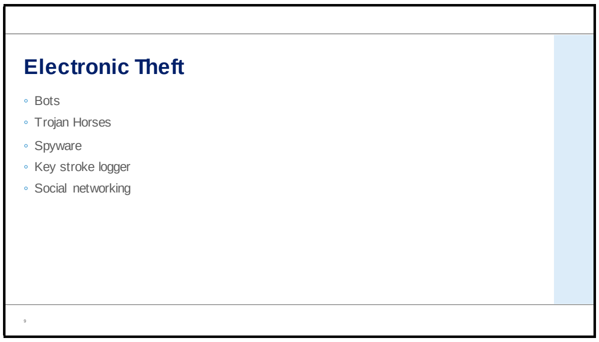

Electronic Theft

- Bots
- Trojan Horses
- Spyware
- Key stroke logger
- Social networking

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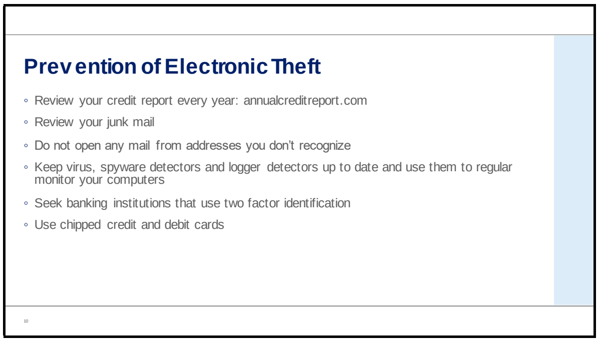

Prevention of Electronic Theft

- Review your credit report every year: annualcreditreport.com
- Review your junk mail
- Do not open any mail from addresses you don't recognize
- Keep virus, spyware detectors and logger detectors up to date and use them to regular monitor your computers
- Seek banking institutions that use two factor identification
- Use chipped credit and debit cards

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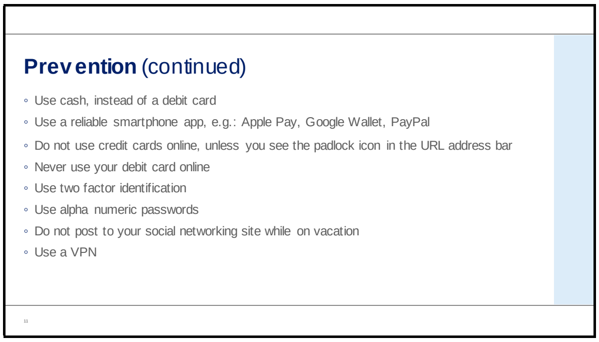

Prevention (continued)

- Use cash, instead of a debit card
- Use a reliable smartphone app, e.g.: Apple Pay, Google Wallet, PayPal
- Do not use credit cards online, unless you see the padlock icon in the URL address bar
- Never use your debit card online
- Use two factor identification
- Use alpha numeric passwords
- Do not post to your social networking site while on vacation
- Use a VPN

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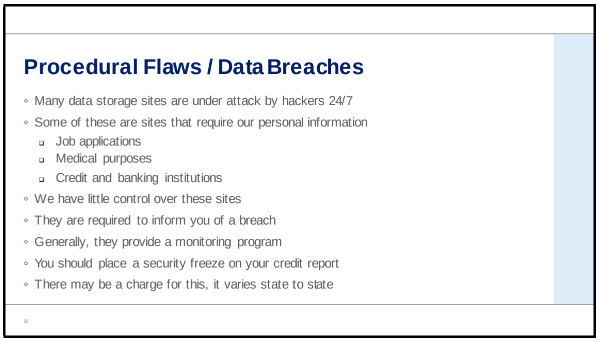

Procedural Flaws / Data Breaches

- Many data storage sites are under attack by hackers 24/7
- Some of these are sites that require our personal information
  - Job applications
  - Medical purposes
  - Credit and banking institutions
- We have little control over these sites
- They are required to inform you of a breach
- Generally, they provide a monitoring program
- You should place a security freeze on your credit report
- There may be a charge for this, it varies state to state

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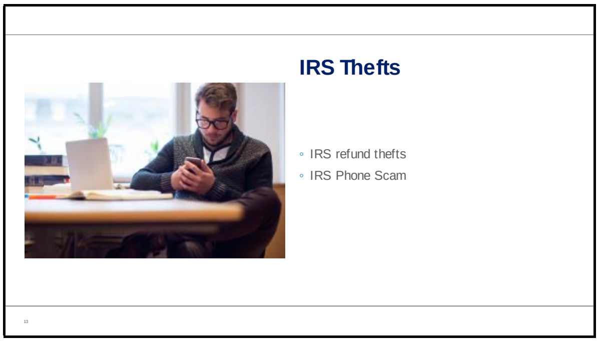

IRS Thefts

- IRS refund thefts
- IRS Phone Scam

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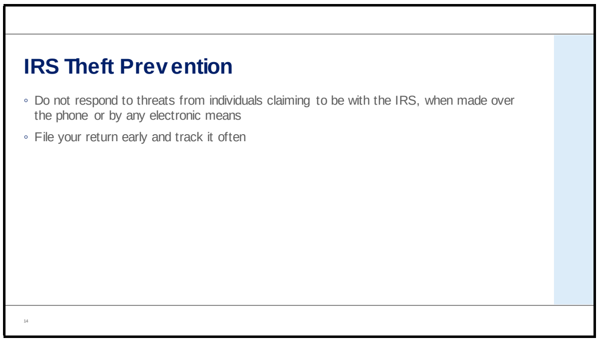

IRS Theft Prevention

- Do not respond to threats from individuals claiming to be with the IRS, when made over the phone or by any electronic means
- File your return early and track it often

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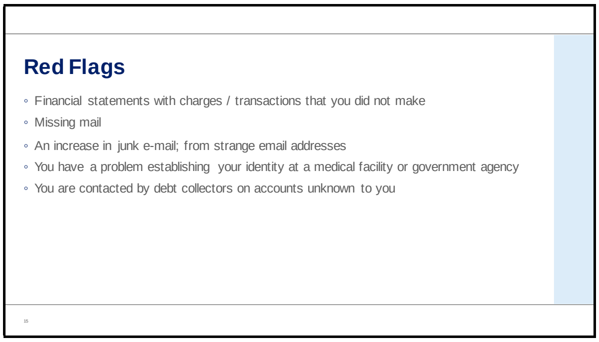

Red Flags

- Financial statements with charges / transactions that you did not make
- Missing mail
- An increase in junk e-mail; from strange email addresses
- You have a problem establishing your identity at a medical facility or government agency
- You are contacted by debt collectors on accounts unknown to you

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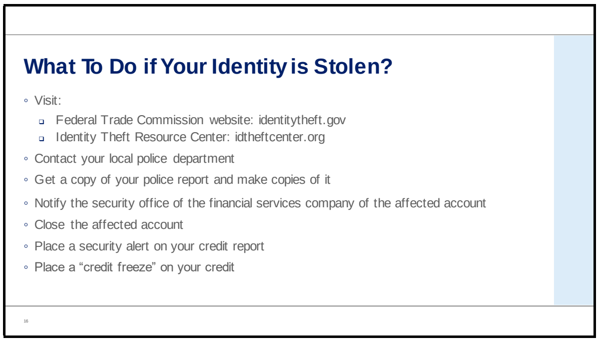

What To Do if Your Identity is Stolen?

- Visit:
  - Federal Trade Commission website: identitytheft.gov
  - Identity Theft Resource Center: idtheftcenter.org
- Contact your local police department
- Get a copy of your police report and make copies of it
- Notify the security office of the financial services company of the affected account
- Close the affected account
- Place a security alert on your credit report
- Place a “credit freeze” on your credit

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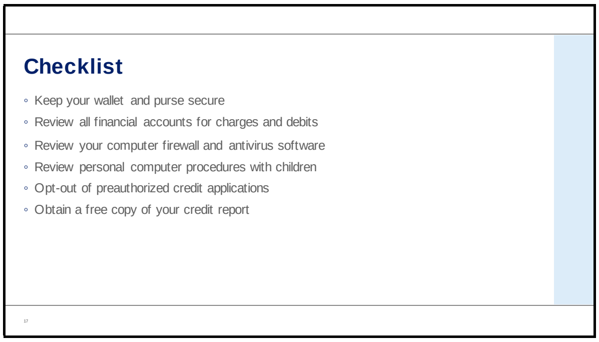

Checklist

- Keep your wallet and purse secure
- Review all financial accounts for charges and debits
- Review your computer firewall and antivirus software
- Review personal computer procedures with children
- Opt-out of preauthorized credit applications
- Obtain a free copy of your credit report

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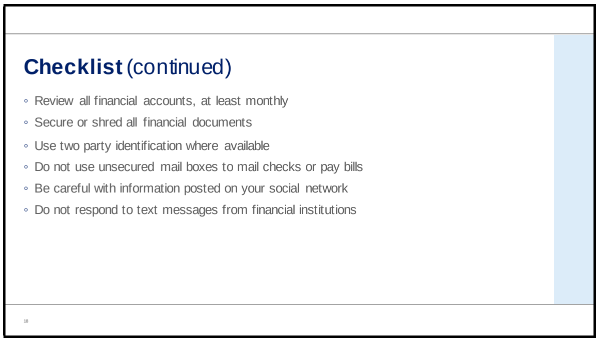

Checklist (continued)

- Review all financial accounts, at least monthly
- Secure or shred all financial documents
- Use two party identification where available
- Do not use unsecured mail boxes to mail checks or pay bills
- Be careful with information posted on your social network
- Do not respond to text messages from financial institutions

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Checklist (continued)

- Follow instructions from financial, private or government institutions, when you are notified of a security breach
- Place a “security alert” on your credit reports
  - Temporary
  - Permanent
- Place a “credit freeze” on your credit report
- Consider credit monitoring

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Resources

- Federal Trade Commission website: identitytheft.gov
- Identity Theft Resource Center: idtheftcenter.org
- Free Credit Report: annualcreditreport.com
- Mail Opt-Out: 1-888-5-OPT-OUT or visit optoutprescreen.com
- Credit reporting agencies:
  - experian.com
  - equifax.com
  - transunion.com
- Consumer Financial Protection Bureau: consumerfinance.gov

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QR CODE FOR EVALUATION

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THANK YOU FOR PARTICIPATING!

Identity Theft Protection

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