

Let's Talk about Identity Theft & How to Protect Ourselves with



CROSSPOINT
Federal Credit Union

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Identity Theft *is a federal crime!*

When someone uses your personal information without your knowledge or permission for financial or other gain.

Involves an unauthorized individual stealing your personal information to pose as you.

However, there is an upgraded version called synthetic identity theft.

This is where your information is combined with fake data to create a bogus identity. With the use of this technique, it can be harder to detect and cause more damage.

Who Gets Targeted ?

Anyone at any time!

The prime targets includes children, college students, military members, veterans & seniors.

Types of Tactics

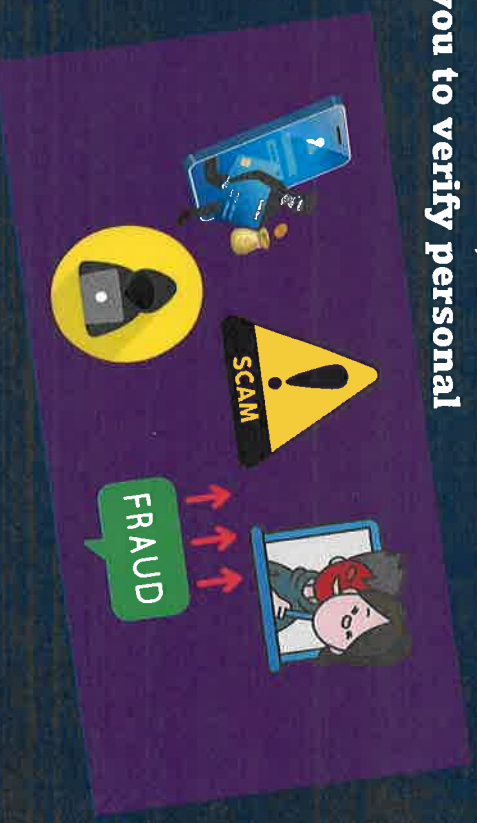
- Mail Theft
- Dumpster Diving (trash theft)
- Shoulder Surfing
- Purse or wallet Snatching

Ways to Prevent

- **Mail Theft**- try using a security mailbox or rent out a P.O. Box
- Bring outgoing mail to a Post office
- **Dumpster Diving**- invest in a paper shredder / shred unwanted document that contain personal information
- **Shoulder Surfing**- shield keypads with your hand or body before entering your PIN's, passwords, or card number
- Avoid sharing personal information over the phone in public (*if so, use your inside voice*)
- **Purse /Wallet Snatching**- minimize what you carry
- Never carry your SSN Card
- Don't carry your PIN's or account passwords. Try to memorize or keep them safe at home

Types of Scams

- Phone calls from someone impersonating your financial institutions, credit card companies, or fraud departments (requesting/asking you to verify personal information)
- Text Messages from Strange numbers
- Strange Emails using companies' official logos
- Card Skimmers
- Requesting your username & password to gain access to your Online Banking
- Deposit Checks & Return the Difference



How to be ahead of Scams

- Stay aware of current scams
- Watch or read the news
- The Federal Trade Commission offers information & tips on *consumer.ftc.gov*
- For internet scam updates go to the Internet Crime Complaint Center site @ *ic3.gov*



Shanita Alston - New Haven Branch Manager / Community Outreach

