

JULY 2017 TIP OF THE MONTH

IDENTITY THEFT - PROTECT YOURSELF

NEVER GIVE OUT PERSONAL INFORMATION UNLESS YOU HAVE INITIATED THE CONTACT

Criminals can use the following personal information to steal your identity

- ✓ Social Security Number
- ✓ Birthday
- ✓ Address
- ✓ Bank Account
- ✓ Credit Card Numbers Passwords
- ✓ Anything used to answer security questions

HOW IDENTITY THEFT HAPPENS

Facts about identity theft:

1. Victims typically do not learn about their identity theft until months after it occurs
2. It can take an average of 44 months to clear names and reclaim identity
3. Victims who discovered identity theft within the first month spent fewer than 10 hours to resolve it

LOW TECH-OFFLINE	HIGH TECH-ONLINE
Lost or stolen property	Security breach
In-home service provider and unsecure personal information	Unsecure Wi-Fi
Stolen Mail	Skimming – An electronic method of capturing a victim’s personal information
Credit Card taken out of customer’s sight	Phishing – obtaining personal information
Bribing employees	Social media
Shoulder surfing/Dumpster diving	Inadequate privacy settings





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PROTECT YOURSELF ONLINE

- Never give out personal information unless you have initiated the contact.
- Do not leave valuables unsecured at home with strangers/service providers who visit.
- Lock your valuables while at work.
- Keep important documents in a safe at home or a safety deposit box at the bank.
- Check account statements regularly. Look for charges you did not make.
- Be cautious with your mail. Do not allow mail to sit in the mailbox for an extended amount of time
- Shred documents with personal and financial information
- Review medical Explanations of Benefits statements and report any fraudulent services

STOP CREDIT CARD OFFERS

Call 1-888-567-8688 or www.optoutprescreen.com this removes your name from the list sold by major credit reporting agencies for a period of time or permanent

To report and recover from identity theft visit
<https://www.identitytheft.gov>

MEDICAL IDENTITY THEFT

Other types of identity theft include medical identity theft:

Victims may:

- Get a bill for medical services they did not receive
- Be contacted by a debt collector about medical debt they do not owe
- See medical collection notices on their credit report that they do not recognize
- Find erroneous listings of office visits or treatments on their explanation of benefits (EOB)
- Be told by their health plan that they've reached their limit on benefits
- Be denied insurance because their medical records show a condition they do not have

References: [State of Michigan Identity Theft Consumer Alert](http://www.privacymaxx.com)
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