

BBB Overview

- 2 Major Misconceptions
- Brief History



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Identity Theft

- Defined
- Financial vs. Non-Financial
- The FTC reports about 9 million Americans have their identities stolen each year.



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Identity Theft

- How does it happen?
 - Phishing
 - Shoulder Surfers
 - Mail Theft
 - Dumpster Divers
 - Card Skimmers
 - Lost/Stolen Wallets



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Identity Theft

- What Thieves Do With Your Information
 - Credit Card Fraud
 - Phone & Utilities Fraud
 - Bank & Finance Fraud
 - Government Documents Fraud
 - Other Fraud



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Identity Theft

- How To Protect Yourself
 - Verify reliability of companies
 - Protect your Social Security Number
 - Never give personal information over the phone
 - Never click on links in unsolicited emails
 - Anti-spyware, firewalls, virus protection
 - Keep personal information in a secure place at home
 - Check with bank or credit card companies about suspicious e-mails or phone calls
 - Shred personal documents
 - Order credit report
 - Always double check bills and statements



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Identity Theft

- What To Do If You Think You Are A Victim
 - Place a fraud alert on your credit report
 - Close the accounts you believe have been tampered with
 - Follow up in writing and enclose copies of supporting documents
 - Send letters by certified mail with return receipt
 - Confirmation that the problems have been dealt with
 - Keep a file!
 - File a police report



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Identity Theft

- Want to know more?
 - Local Better Business Bureau
 - www.bosbbb.org/id_theft.html
 - Federal Trade Commission
 - www.consumer.gov/idtheft
 - Council of Better Business Bureaus
 - www.bbbonline.org/idtheft



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