Our Time Today

• Identity Theft: What is it?
• The best defense is a good, aggressive offense
• Five proactive ways to help protect your identity
Identity theft and identity fraud are terms used to refer to all types of crime in which someone wrongfully obtains and uses another person’s personal data in some way that involves fraud or deception, typically for economic gain. Unlike your fingerprints, which are unique to you and cannot be given to someone else for their use, your personal data — especially your Social Security number, your bank account or credit card number, your telephone calling card number, and other valuable identifying data — can be used, if they fall into the wrong hands, to personally profit at your expense.

Source: U.S. Department of Justice
What can criminals do with your personal information?

With enough identifying information about an individual, a criminal can take over that individual’s identity to conduct a wide range of crimes:

— False applications for loans and credit cards
— Fraudulent withdrawals from bank accounts
— Fraudulent use of telephone calling cards
— Obtaining other goods or privileges which the criminal might be denied if he were to use his real name

Source: U.S. Department of Justice
The Best Defense is a Good, Aggressive Offense

If the criminal takes steps to ensure that bills for the falsely obtained credit cards, or bank statements showing the unauthorized withdrawals, are sent to an address other than the victim’s, the victim may not become aware of what is happening until the criminal has already inflicted substantial damage on the victim’s assets, credit, and reputation.

Source: U.S. Department of Justice
Adrianna Domingos-Lupher

Adrianna is the founder of the blog, Military Money Chica. She is an Air Force spouse, mother and an accredited Financial Counselor with over 6 years of experience in financial education and counseling. She is also the Editor-in-Chief of NextGen MilSpouse, the online destination for today’s military spouse. Adrianna lives in Tampa with her husband and two daughters, who she refers to as “La Rubia y La Grande”.

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GET A SAFE DEPOSIT BOX
Step 1: Get a Safe Deposit Box

- Get a safe deposit box and stash away your sensitive documents
  - Social Security card
  - Tax returns
  - Other sensitive financial and legal documents
THE ABS RULE: ALWAYS BE SKEPTICAL
Step 2: Practice the ABS Rule

• “ABS” stands for “Always Be Skeptical”

• DO NOT reply to emails that ask you to reveal any sensitive information like:
  — Bank account numbers
  — Social security numbers
  — Account passwords or pin numbers
  — Your address
  — Any other personal information

• REMEMBER: Emails from identity thieves may appear to come from a legitimate source, like a bank or company with whom you have an active account
The Fed Mismanagement is Causing another Great Depression.

To: 

The Fed Mismanagement is Causing another Great Depression. No. 23435229

Investor. #23435229


Concerned U.S. Citizen.

I've realized there are glaring warning signals for an imminent market crash. There is a 70 percent chance it will happen - and with it will come a 20-year depression.

My colleagues at the CIA are getting ready for a meltdown in the wake of this trillion-dollar-crisis. I want you to be prepared.

I'd like to rush you a complimentary copy of my book, The Death of Money, which will include the controversial unpublished chapter, and will prepare you for this change.

Go here to protect your financial security and the effects of another Great Depression.

http://getme.com/secure/awareofcrash.click

Details are available only through 1-21-15.

For your Safety,

James K. Richards
Former CIA Economist

Dismiss further emails here
http://deny.certainly/awareofcrash.click

219-319-110 Non St., New London, 74020, Mexico
486703101/2/6228859f14d5eb13c8190176795653
23435229_17670368657101126a865ae5f145dcb1c8190

When Miss Redhead and I used to work together, I7679565 she would frequently get on my case for daydreaming and not paying attention. She once threw a stuffed animal over our shared cubicle, which smacked me in the face, to knock me out of daydreaming.

What was a daydreaming about? Sometimes Julianne Moore, 17679565 I think I know what was a daydreaming about but I had no clue what to set for lunch. I found myself standing here for the first time outside a kitchen without any clue what to set for lunch.
SPOT THE SCAM!
Example #2

Urgent: Review and Verify Your Score with Equifax Online. Today only 1-29-2015

GET YOUR TRANSUNION CREDIT SCORE

532 BAD
732 FAIR
832 GOOD

SEE IT NOW >>

GoFreeCredit.com

Other Details: Your FREE TransUnion Credit Score & $1 Credit Report are available as part of a 7 day trial of an subscription-based credit monitoring service. You may cancel at any time during the trial period. At the end of your 7 day trial, you will be billed at the...
SPOT THE SCAM!
Example #3

ADT-Monitored Installation


January 21, 2015 6:13 AM
Hide Details

ADT is the solution for home security

Protect Your Most Valuable Assets
Get an ADT Monitored Security System Now.

$99 Installed*
Same Day Installation
Based on Availability

LIMITED-TIME BONUS
$100* AMEX from Gaylord with install

ASK ABOUT ADT Pulse®
Home Automation and Remote Access available with ADT Pulse®

ADT has been in business for over 130 years providing home security solutions. Back to back in 2012 and 2013 ADT has awarded Gaylord the Top ADT Authorized Dealer for Customer Satisfaction. The combination of number 1 in home security monitoring and number 1 in installation equals unbeatable protection and customer service. Don’t ever settle for anything less.

GAYLORD
PNC ALERT
To: [Redacted]

January 21, 2015 2:16 PM

Important Update On Your PNC Account

Your access to Online Banking and Telephone Banking has been suspended.

You can regain access by utilizing the automated Update feature at pnc.com

As part of PNC Security Assurance, this email was sent automatically as an additional layer of security.

Thank you for banking with PNC Bank.

This mailbox is not monitored. Please do not reply. Account-related questions can only be answered via secure forms of communication such as our Online Banking Message Center. Please sign on to send us a secure message. If you would like to speak to Customer Service, please call 1-800-782-2035; Monday through Friday 7 am to 10 pm, Saturday and Sunday 8 am to 5 pm ET.

Visit pnc.com to view our privacy and security policies.

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ID:727a305-91af-4f51-b911-46e860c0e493

This email was sent because you requested certain alerts from PNC. If this alert was not addressed to you, you have no legal right to read it. If you think you received it in error, please contact us at 1-866-PNC-BANK.
How to Spot a Scam

Things to look out for that can help you protect yourself:

- Make sure the URL in a link matches the URL you would expect.
- Be wary of unfamiliar suffixes like .biz, .info and others. Some may be legitimate, but always good to double check.
- Look for inconsistency in grammar or awkward phrasing or wording.
- Always think twice before giving any personal information. This includes:
  - Name
  - Email
  - Account numbers
  - Address
  - Etc.
- Check for consistency; notice in the example on slide 12, the subject line mentions an Equifax credit score but the body is about Transunion.
TIMING IS EVERYTHING
Timing is Everything

• The key to protecting your identity is timing

• Report a lost credit card or suspicious transaction to your financial institution immediately

• Remember time is money in this case
Monitor your credit report.
Step 4: Watch Your Back

- Order your credit report every 12 months
- Go to AnnualCreditReport.com to request your FREE credit report from each of the credit reporting agencies:
  - Experian®
  - Equifax®
  - Transunion®
- Keep a close eye on anything that looks suspicious
- Contact the credit report company if you notice suspicious activity or incorrect information
5
SIGN UP FOR IDENTITY THEFT MONITORING
Step 5: Hire a Bodyguard

- Sign up for an identity monitoring service
- These tools and services are intended to help keep your identity a secret
Get started using these five simple steps to start protecting your identity today:

1. Get a Safe Deposit Box
2. Practice the ABS Rule
3. Timing is Everything
4. Watch Your Back
5. Hire a Bodyguard
Wrap Up

• Check out additional tools, resources and lessons on pnc.com/achievementsessions

• Talk to a PNC banker today to learn more