



CAMPUS USA CREDIT UNION PRESENTS:

IDENTITY THEFT AND FRAUD



How to protect yourself and
your loved ones



CAMPUS USA CREDIT UNION

Meet the CAMPUS Team



Fraud & Identity Theft Experts



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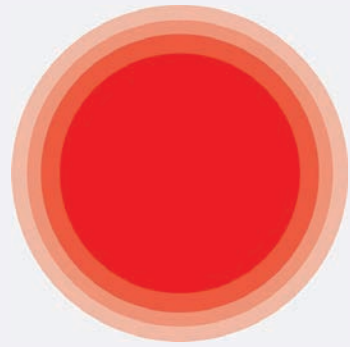


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Welcome



This webinar is being **recorded** and will be published on our website, campuscu.com.



Microphones have been muted and cameras are turned off for this webinar.



Please post comments and questions in the chat. We will answer your questions during the Q & A portion of the presentation.



At the conclusion of this session, please take a few moments to answer the short survey.

Seminar Objectives



What is Identity Theft and Fraud?

- Definitions
- Strategies
- Statistics



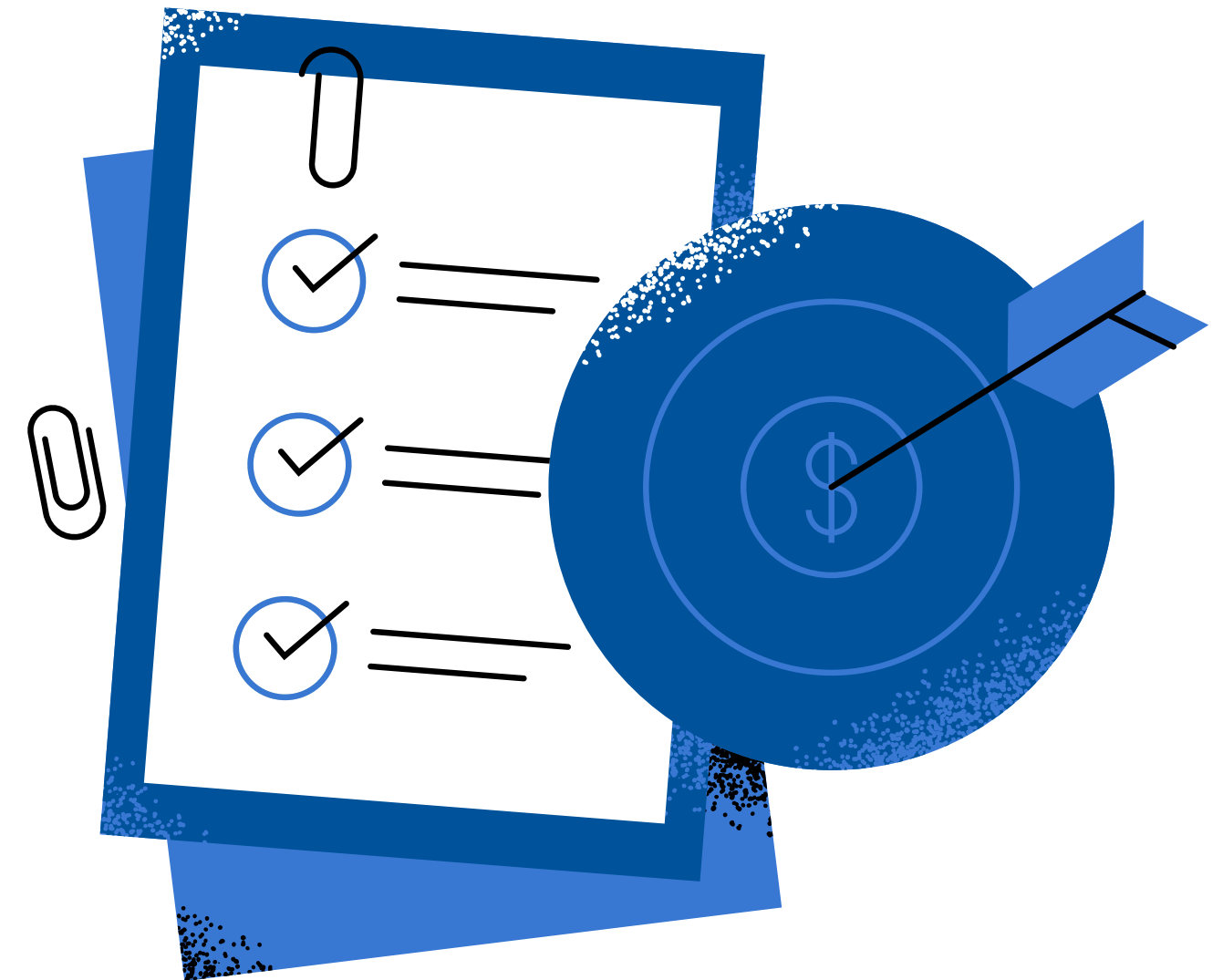
How does it happen?

- How do thieves get your info?
- Non-technological schemes
- Technological schemes



What can you do to prevent it?

- Warning signs you are a victim
- How can you prevent being a victim?
- Where to go for help



Identity THEFT can lead to FRAUD

The unauthorized use of your personal information for the criminal's financial gain is FRAUD.

The criminal makes fraudulent purchases with your credit, uses your Social Security number or other personal financial information.



Criminal never pays the bills and they are eventually turned over to collections.



Leads to a negative impact on your credit history and your overall credit score. Can prevent you from future employment as well.





Here are some statistics

**Fastest growing
crime in America**

**A new victim every
19 minutes**

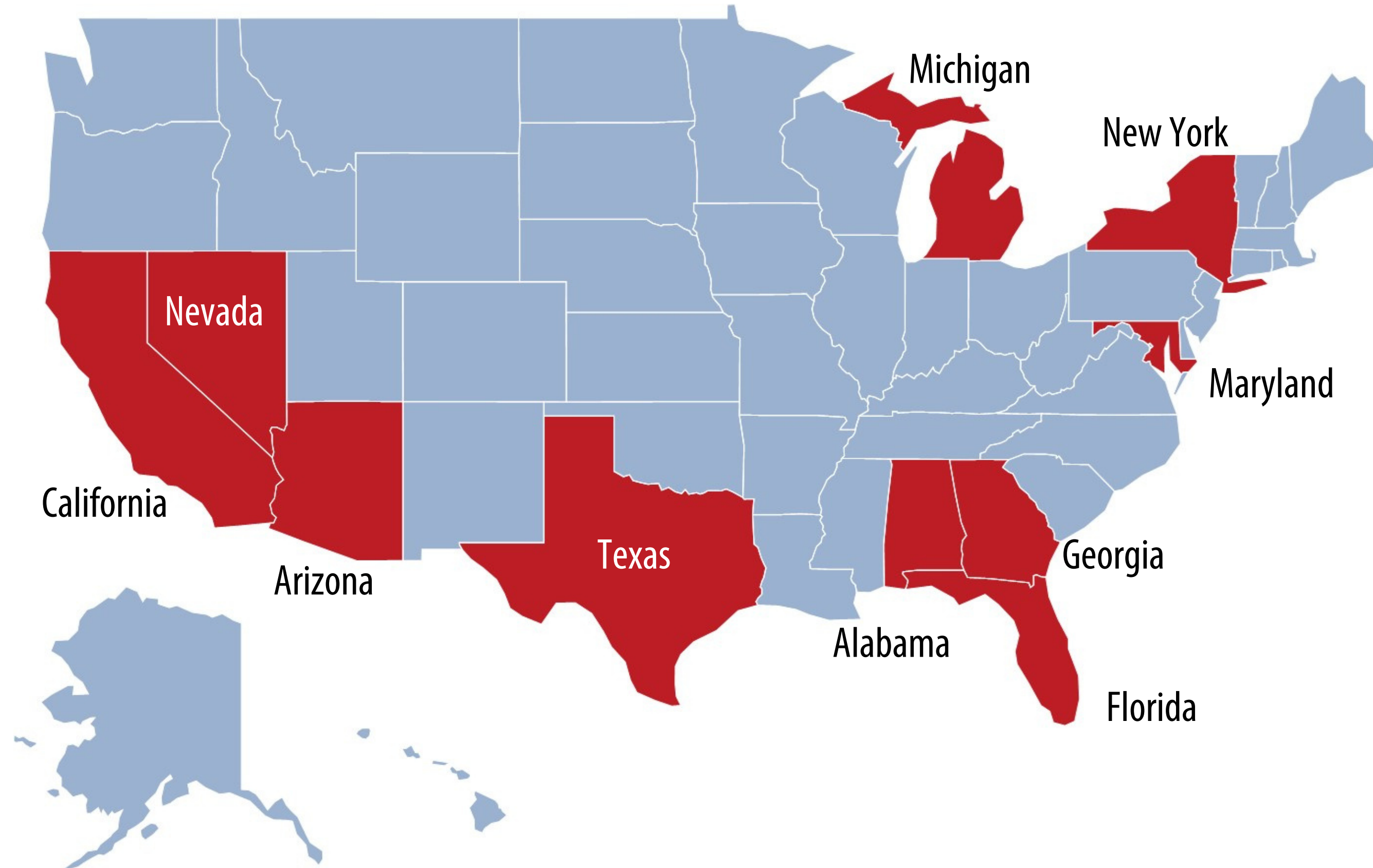
**Average victim
loses \$500 and
spends 30 hours to
resolving the crime**

**Those that steal are
often those closest
to you**

**18% are victimized
by friend, neighbor,
or in-home employee**

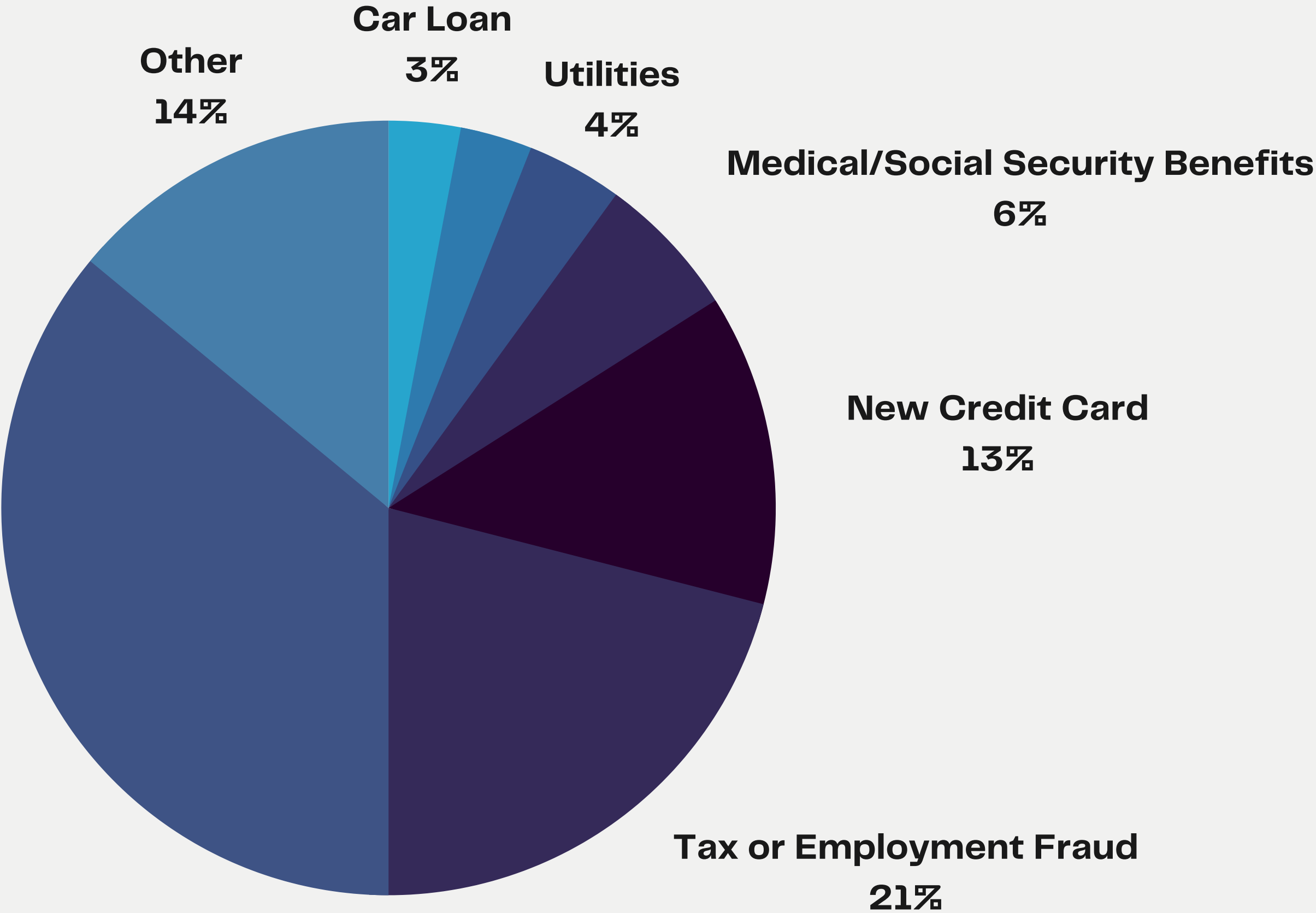
**32% of crimes
committed by
relatives**

Where is Identity Theft the Worst?



What Thieves Do Once They Steal Your Info

Use Existing Credit or Debit Card
36%



A close-up photograph of a person's hand reaching into a dark-colored bag to steal a brown leather wallet. The background is blurred, showing what appears to be a person's leg in blue jeans.

How does Identity Theft happen?

Non-technological schemes



Dumpster diving



Mail Theft



Shoulder Surfing – ATM, PIN entry, etc.



Stealing Personal Items – wallet or purse

A man with grey hair and glasses is shown from the chest up, holding a black telephone receiver to his ear. He is wearing a blue button-down shirt. The background is a blurred indoor setting. The image is partially covered by a blue overlay on the left side.

How does Identity Theft happen?

Technological schemes



Credit/Debit Card Theft



Skimming – tampered scanner



Pretexting & Phishing – scam phone call/voicemail, email, social media, or text



Pharming – fake website (URL)



ACTIVITY

When is your
Social Security
number needed?

- Credit unions/banks
- Loan applications
- Income Tax records
- College records
- Credit Reports
- Employers



How did
you do?

Protect Yourself

from Bank Fraud



**Check all of your
accounts often**



**Use strong and unique
passwords**



**Only visit secure
websites**



**Don't give your info to
anyone who calls, emails,
or texts you.**



**Use cards with EMV
Chips or Tap & Go™**



**Sign up for direct
deposit**



**Sign up for Account Alerts
& eStatements**



**Pay bills electronically
– stop writing checks**

Protect Yourself

from Computer Fraud



Install the latest
antivirus and
spyware software.

Ensure browser
and system
software are up-to-
date.

Protect your wi-fi
and use a VPN.

Use strong
passwords.

Be mindful of email
content.

Freeze your credit.

Use an ID Theft
Monitoring Service.

Protect yourself from Medical Fraud



Review your explanation of benefits.

Make sure bills are for your services.

Check your credit report.

Have any delinquent medical bills been reported?

Contact your insurance provider.

Clarify any and all questionable bills.

Protect yourself from social networking fraud

**Pictures of
your family,
home, pets,
etc.**

Birthdates

Addresses

**Names of
family
members
and pets.**



Protect your children too.



**Social
Security
numbers,
birthdates**

**Familial
fraud is
most
common**

**Takes many
years to
identify**

**Look for
possible
clues**

**Possible
prevention –
free annual
credit report**

Warning Signs You Might Be a Victim

- ▶ Statements show up for an unknown credit/card account
- ▶ Missing mail
- ▶ You have good credit but an application was declined
- ▶ Errors or misinformation on your credit report
- ▶ Collection notices or calls for a debt you don't owe
- ▶ Charges you did not make show up on your statements
- ▶ A credit/store card you didn't apply for shows up in the mail

View your Credit Report



During the COVID-19 pandemic, Equifax, Experian and TransUnion are continuing to offer free weekly online credit reports.

www.AnnualCreditReport.com

EQUIFAX

 **experian**™

TransUnion® 

What to look for in your Credit Report



Review it and compare it to your known sources of credit.

- **Unknown loans**
- **Unfamiliar names & addresses**



It does not include your credit score.

- **You must pay for that feature**
- **Avoid companies that say they give free scores**



If there is fraud...

- **Contact credit bureau and place a fraud alert**
- **Report it to police**
- **Contact the creditor**

If you ARE a victim



Place a fraud alert and freeze on your credit.



Review your credit report for mysterious accounts or inquiries.



File a police report



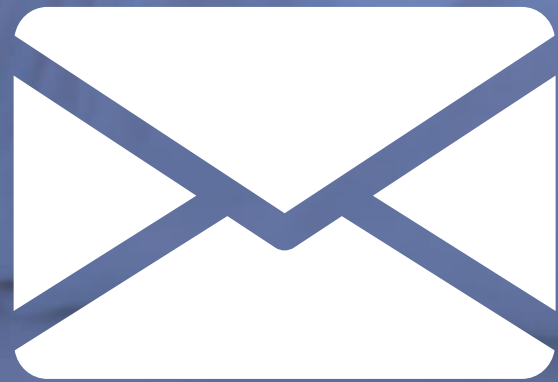
File a report with the Federal Trade Commission and the Social Security Administration.



Notify companies that your identity was stolen.



Printable resources



email



www.campuscu.com

Thank you for joining us!

**Questions or
comments?**

feedback@campuscu.com

