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Chapter 4: Preventing & Responding to Identity Theft

How are victims of online Identity Theft chosen?

The internet has made it easier for thieves to obtain personal and financial data. Identity theft is usually a crime of opportunity, so you may be victimized simply because your information is available.

Thieves may target customers of certain companies for a variety of reasons; for example, a company database is easily accessible, the demographics of the customers are appealing, or there is a market for specific information. If your information is stored in a database that is compromised, you may become a victim of identity theft.

How can you protect yourself against Identity Theft?

- **Do business with reputable companies**. Before providing any personal or financial information, make sure that you are interacting with a reputable, established company.
- Take advantage of security features. Passwords and other security features add layers of protection if used appropriately.
- Check privacy policies. Take precautions when providing information, and make sure to check published privacy policies to see how a company will use or distribute your information.
- **Be careful what information you publicize**. Attackers may be able to piece together information from a variety of sources. Avoid posting personal data in public forums.
- Use and maintain anti-virus software and a firewall. Protect yourself against viruses and Trojan horses that may steal or modify the data on your own computer and leave you vulnerable by using anti-virus software and a firewall.
- **Be aware of your account activity**. Pay attention to your statements, and check your credit report yearly. You are entitled to a free copy of your credit report from each of the main credit reporting companies once every twelve months.

What can you do if you suspect or know that your identity has been stolen?

• **Start by visiting <u>www.identitytheft.gov</u>** – This is a trusted, one-stop resource to help you report and recover from identity theft.

Sources: www.cisa.com