

“No one’s immune (from identity theft), which isn’t to say we’re powerless. There’s a lot we can do to deter, detect, and defend ourselves”

- Chairman of Federal Trade Commission

WHERE DO I GO TO FIND MORE INFORMATION ABOUT IDENTITY THEFT?

The Federal Trade Commission: Fighting Back Against Identity Theft

www.ftc.gov/idtheft

The identity Theft Resource Center

idtheftcenter.org

BGSU CIO website – LifeLock

www.bgsu.edu/offices/cio/page21881.html

Visit the ITS Security & Privacy website at:

www.bgsu.edu/infosec

Direct Link to Identity Theft section:

www.bgsu.edu/advice/tips/page11128.htm

IDENTITY THEFT



“Someone took it away from me in the blink of an eye, in less than a month this woman had destroyed what I had worked for, for 15 years....After this happened, it devastated my financial life....Not only was somebody else reaping the benefits of my good credit, I could no longer have access to my own good credit. And I cried, I cried every day for three months.”

- Identity theft victim: FTC.gov website

WHAT IS IDENTITY THEFT?

Identity theft occurs when an imposter gathers enough personal information to impersonate you and commit fraud.

The following statistics may alarm you:

1. **Identity theft is the fastest growing crime among consumers.**
2. **The Federal Trade Commission estimates that ID theft affects nine million Americans each year.**
3. **It is imperative that ID theft victims act quickly and aggressively to clear credit history. Ignoring identity theft can not only ruin a credit history but take years to clear up a damaged financial reputation.**

“You feel this loss of control that someone’s out there pretending to be you and doing things in your name that can come back to haunt you ...Identity theft is very serious.” - ID theft victim

HOW ARE UNIVERSITIES AFFECTED BY IDENTITY THEFT?

Universities are the fastest growing source for security breaches and exposures. Unfortunately this trend can increase identity theft risks for university business partners, employees and students.

Universities historically house large amounts of personal data within a culture of open collaboration. Some criminals choose to attack universities to gather personal information for identity theft because they are easy targets.

Recent reports reveal large data exposures due to portable technologies such as laptops and USB flash drives. Many universities are examining and implementing strict policies and procedures along with encryption technologies to help minimize the risk of exposure and possible identity theft.

As many universities upgrade their electronic business processes, they are also reviewing data stewardship practices to enhance the security of sensitive data.

Not surprisingly most states have enacted information security breach laws that dictate certain procedures, timelines & protocols that organizations (including universities) need to follow if a breach occurs that could lead to identity theft. These include methods for notifying the potential identity theft victims.

For more information, go to the Privacy Rights Clearinghouse website:

www.privacyrights.org

WHAT ARE SOME TIPS TO LOWER THE RISK OF IDENTITY THEFT?

- Do not carry Social Security Card around with you. Store in safe physical location.
- Be cautious when asked to provide sensitive information. Ask questions about the necessity and verify assurances about the security practices in place.
- Be very careful with portable media such as USB keys, backups and laptops. Develop and practice tested disciplines such as encryption, when using these devices.
- Be wary of posting personal information on the Internet, such as social networking sites. Criminals can use this in unexpected ways to gather even more personal information
- Keep your computer applications and operating system updated and patched. Criminals continue to find ways in and keeping up with these updates can help minimize the risk of data loss, exposure and corruption.
- Use a paper shredder to dispose of sensitive information documents, diskettes or CD's that are longer needed. Dumpster diving is still a popular method criminals use to steal information. Students should regularly shred credit card applications especially if they are pre-approved.
- Don't share email or account passwords.
- Learn all you can about identity theft and how to prevent it.