

Momentum

Dealing with identity theft and fraud



Employee Assistance Program

1-800-327-1393

For TTY Users: 1-800-456-4006

Identity theft resources

- ✓ **Federal Trade Commission:** This agency creates Identity Theft Affidavits and helps consumers create recovery plans. Go to [IdentityTheft.gov](https://www.ftc.gov) or call 1-877-438-4338.
- ✓ **Identity Theft Resource Center:** The ITRC provides no-cost case assistance for people dealing with data breaches, fraud, scams and more. Go to [IDTheftCenter.org](https://www.IDTheftCenter.org) or call 1-888-400-5530.

The unsettling impact of identity theft

If you're the victim of identity theft—and subsequent fraudulent activity—its effects can impact you emotionally as well as financially. Fortunately there are a number of practical steps you can take to restore both your financial standing and sense of well-being.

Identity (ID) theft is a common problem in today's technology-tethered world. Every two seconds, someone in America becomes a victim. Whether it's a stolen credit card or Social Security number, or mysterious accounts appearing on a credit report, identity theft takes time and trouble to resolve.

Studies show that in addition to financial losses, ID theft victims also experience powerful emotional effects. They may feel vulnerability, helplessness, anxiety, frustration, anger and even self-blame. In fact, victims sometimes experience emotions similar to those triggered by assaults or other physical traumas.

If ID theft has impacted you, it's important to focus on your physical and mental wellness. Your program offers confidential, no-cost professional counseling if you need it.

This edition of *Momentum* looks at the warning signs of identity theft, and provides resources to access if you've been a victim.



Warning signs of identity theft

An identity thief can deplete your bank account, make purchases with your credit cards, open new accounts and get medical services in your name, and file a tax return to take your IRS refund.

The following are clues that your identity may have been compromised.

- Your bank account shows withdrawals that you cannot explain.
- You don't get your bills or other mail.
- Debt collectors contact you about debts that aren't yours.
- Your credit report contains unfamiliar accounts or charges.
- You are turned down for a loan or credit card even though your credit history has previously been sound.
- Medical providers bill you for services you didn't use.
- Your health plan rejects your legitimate medical claim because records show you've reached your benefits limit.
- The IRS notifies you that more than one tax return was filed in your name.
- You learn that a company where you do business has experienced a data breach.

Protecting your privacy



Offline security

Shred receipts, medical documents, credit and banking statements, and prescription labels once they're no longer needed. When you go out, limit the cards you carry to your driver's license and whatever credit/debit card you need; leave your Social Security card at home. Check your account statements frequently for unauthorized transactions.



Online security

Devise strong, complex passwords for your devices to protect your credit, banking and other accounts. Don't click on questionable email links from strangers (i.e., phishing) or even from friends—whose email accounts may have been corrupted. Install and update Internet security software on your devices including privacy, data theft, virus and malware protection.



Personal information privacy

Avoid providing your Social Security number (SSN) unless absolutely necessary. Don't provide personal information (name, birthdate, SSN or account numbers) by phone, mail, or online unless you initiated the contact. Beware of "shoulder surfers"; shield the keypad when typing passwords/PINs into computers or ATMs. When shopping, keep your credit card in sight.

Sources: Federal Trade Commission, Identity Theft Resource Center, Equifax, CreditSame.



Webinar—Join us on October 12, 2016, for *Identity Theft: Prevention and Resolution*, a webinar offering vital ID protection tips. [Register here.](#)