

IDENTITY THEFT

WHAT YOU NEED TO KNOW



WHAT IS IDENTITY THEFT?

Whenever someone uses your personal information to pretend they are you, they are committing identity theft. They could be doing this to commit fraud or deception for personal benefits that mostly includes monetary gain.

This punishable crime is independent of location and can occur both online and offline.

ONCE A PERSON HAS BECOME A VICTIM OF IDENTITY THEFT, THERE IS A CHANCE THEY WILL BE REPEATEDLY VICTIMIZED BY THIS CRIME.

Once a person has become a victim of identity theft, there is a chance they will be repeatedly victimized. This could mean the thief repeatedly using a stolen credit card or opening new credit cards using the victim's stolen personal information.

Even with increasing awareness, identity theft remains one of the largest and most lucrative among crimes. As a matter of fact, it has been a top consumer complaint reported by the [FTC](#) for over 15 years.

Identity theft has no biases based on age, culture or financial standing. Anyone with a positive or zero credit score has the potential to be a victim – including children.

Source: The Bureau of Justice Statistics bulletin, Victims of Identity Theft, September 2015
Daniel J. Solove, The Digital Person: Technology and Privacy in the Information Age 110 (New York University Press)
FTC Consumer Sentinel Network Data Book for January –December 2015 (Feb 2016)
Javelin Strategy & Research 2016 Identity Fraud Study

The most common form of identity theft is telemarketing and Internet scams. Although copying credit card details at a restaurant, physical robbery like stealing a wallet and capturing driver's license, medical ID's or even stealing someone's mail feature in identity theft.

Any kind of crime will leave a victim traumatized. Identity theft is no exception. Identity theft victims experience long-term suffering, such as harassment from debt collectors, banking problems, loan denial, utility service cutoffs, and in extreme cases even arrest for the identity thief's other crimes. Recovering from identity theft can take up to 6 months and 200 hours of work.

It could take months or even years to discover your identity has been compromised. The longer it takes to discover the theft, the greater the victim's loss and suffering.



HOW CAN IT AFFECT YOU?

Once you are a victim of identity theft, you have a long traumatic ordeal ahead of you. The task of fixing all the incorrect information is time-consuming and tedious. Restoring your name, credit history and funds is a daunting task that requires a lot of information, time and patience. The damages are hard to undo and remind you that your identity is far more valuable than you think.

With access to your Social Security number, thieves can:

- Open new accounts and credit cards
- Drain your checking and savings account
- Obtain government documents and apply for driver's license
- Get a cell phone
- Charge utilities in your name
- Rent an apartment
- Buy a car or a home
- Apply for a job
- Obtain student financial aid
- Refinance your home
- Use your medical insurance benefits
- File fraudulent tax returns
- Go on a spending spree
- And in extreme cases, commit a crime and make it look like you did it.

**Watch: #30SecTech
Identity Theft**



HOW & WHERE DOES IDENTITY THEFT HAPPEN?

Identity thieves operate with an array of tools to gain access to your personal information. For criminals, it is an easy and inexpensive way to reap large financial gain. They can operate anywhere and at any time.

This crime is easy to commit because the Internet is ripe with readily available personal information. Many people are not cautious in protecting their personal information, especially on social media. Many businesses don't understand the importance of personal information privacy and grant access to untrustworthy employees or those who are unauthorized to access it.

Here are some standard ways that criminals use to gain access to your data.

ONLINE SHOPPING

There are many fake websites that look surprisingly legitimate. Shopping in these sites exposes your credit card and bank details.

FILE SHARING

Millions of viruses are shared across the world through file sharing in open, unsecured networks.

MEDICAL IDENTITY THEFT

Criminals use your leaked medical insurance information to make claims for their maladies. You may not notice it till you get a bill for a treatment you didn't receive.

PHONE SCAMS

Phone calls claiming to be from the bank or IRS requesting personal information are common ways criminals use to get personal information.

PHISHING

Fake emails that look authentic are notorious for tricking people into clicking malicious links. These links stealthily download malware and spyware and mine your computer for confidential data and broadcast it to a remote computer.

DATA BREACHES

Large financial and business organizations have your Social Security number, date of birth and other personal information stored in their database. Unfortunately criminals find ways to hack into their systems and steal your information.

MAIL THEFT

Thieves change your mailing address at the post office and have your mail forwarded to them. They gain access to your bank details, medical information and tax documents.

STEALING WALLETS

Thieves sometimes resort to stealing wallets. They are more interested in the contents of your wallet than cash. Information like your date of birth and address help them create fake identities.

DUMPSTER DIVING

Stealing mail from dumpsters is one of the oldest tricks in the book. Rummaging through trash, criminals find old bills, receipts, and other information that can be pieced together to commit fraud.

KEYSTROKE LOGGING

Criminals are installing new devices at ATM keypads and gas stations to record the buttons pushed.

HOW TO MINIMIZE YOUR RISK OF IDENTITY THEFT

While there is no sure-fire way to prevent identity theft, there are some basic precautions you can take to keep criminals at bay.

✓ **Keep important documents at home.**

Not carrying extra credit cards, your Social Security card, birth certificate or passport with you outside your house can minimize your risk of identity theft.

✓ **Pick up checks in person.**

When ordering new checks, pick them up at the bank instead of having them sent to your home. This makes it harder for your checks to be stolen, altered, and cashed by identity thieves.

✓ **Think before you share.**

Identity thieves may call, sometimes posing as bank or government agency officials. Do not give out your personal information over the phone unless you initiated the call.

✓ **Invest in a shredder.**

Shred your receipts, credit card offers, bank statements, returned checks and any other sensitive information before throwing it away.

✓ **Cover your bases.**

Ensure that your computer, landlord and anyone else with access to your personal data keeps your records safe.

✓ **Order your free credit report.**

You are entitled to a free credit report from each of the three credit bureaus every year. Make sure you review your credit reports for inaccuracies.

✓ **Don't use weak passwords.**

Using passwords that include a mix of letters, numbers and special characters makes it harder for identity thieves to crack these codes.

IS MY IDENTITY STOLEN OR COMPROMISED?

If your identity is compromised, it is a crime waiting to happen. However if it is stolen then there are some clues that show up.

- 1 You find errors in your bank statement or your checks bounce.** Your online or paper statements show an unexplained activity. It could be a bounced check, an electronic transaction or a purchase you didn't make
- 2 Your bills/bank statements are missing.** Identity thieves steal mail to collect information about you to develop a profile. They change your address with the financial institution and gain access to your financial accounts.
- 3 You are contacted by the bank or debt collectors.** When they see an irregularity in your account, banks and brokerages may contact you via mail, phone calls or email.
- 4 Your credit report has unfamiliar accounts or charges.** Sometimes you may receive a credit inquiry call about a new account you didn't open or recognize.
- 5 You have a problem with your medical insurance.** Your medical claim is rejected because you have already reached your benefits limit. Sometimes, your medical records show a condition you don't have. You may even receive bills for a condition you don't have.
- 6 You get an unexpected letter from the IRS.** The IRS notifies you that more than one tax return was filed in your name or that you have an income from an employer you don't work for.



WHY DO WE NEED IDENTITY PROTECTION?



Protecting your identity has become more complex in the digital age.

Early detection of fraud greatly reduces the financial, emotional and legal problems associated with identity theft. Having an identity theft monitoring service gives people peace of mind. They will be alerted if a suspicious activity is detected. Furthermore, should the unthinkable happen, these services are designed to make the restoration process stress-free, helping the victims to get on with their lives.

With **Norton™ Identity Protection Elite**, you know you are in safe hands. For over twenty years, Norton has been staying ahead of the threat landscape and has found new ways to keep your digital life secure.

Norton™ Identity Protection Elite monitors two times more personal identifiers than the closest competition to protect you and your identity.¹ If your identity is compromised, you're covered with unlimited access to a U.S. based team of identity restoration experts that will work with you 24 x 7 x 365 and until the problem is resolved.

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NORTON™ IDENTITY PROTECTION ELITE IS HERE TO HELP



Protect the life you have built.

1. Get identity protection that monitors 2x as much¹

Norton Identity Protection Elite's Cyber Monitoring patrols over 10,000 black-market forums and websites where illegal trading of stolen identities happens. Real-world monitoring helps catch criminal use of your credit cards, SSN, medical IDs, and more. You'll get an alert if we spot suspicious use of your personal information.²

2. Monitor your bank accounts

We'll send an alert if your social security number and personal information are used to apply for a new credit card or bank account or make any changes to your existing accounts.²

3. Track your credit history

You'll get a monthly single-bureau credit score tracker and secure access to an online annual credit report identifying important changes and displays how your credit is trending.

4. Stay safe on social media sites

In today's world our identities are further shaped by what we share online. Comments you make and your profile details may expose private information or damage your reputation. Social Media Monitoring notifies you of privacy or reputation risks on Facebook, Twitter, LinkedIn and Instagram.

5. Fix identity theft fast with expert restoration assistance

Identity theft can be extremely difficult, time-consuming process to fix on your own. Our U.S.-based restoration agents are on call 24 x 7 x 365 to help. They know who to call and the steps to take to get your identity and your good credit back.

6. Protect yourself with a \$1M restoration services guarantee³

Our \$1 million restoration services guarantee is designed to reimburse you for qualifying restoration expenses including lost wages, attorney fees, fraudulent withdrawals from a bank account, travel expenses and child/elderly care.

7. Don't stress if you lose your wallet

If your wallet gets lost or stolen, our specialists will work on your behalf to efficiently terminate and re-issue its contents, from ID's, credit cards and medical cards to the tickets you had for the big game.

8. From the leader in cybersecurity

Thanks to our strong heritage in digital security, Norton Identity Protection Elite offers two-factor authentication for extra identity security and a unique 60 day money-back guarantee.⁴

Get protected at Norton.com/eliteid or call 1-888-217-5441.

No identity protection can guarantee 100% detection.

The Service is only available to individuals residing in the U.S. and its territories.

Sources

¹Personal data points and credentials include the number of credit/debit cards, phone numbers, email addresses, bank accounts, medical IDs, driver's license, passport numbers, SSN, international ID, IBAN's, private label cards, home addresses and maiden name when comparing Norton Security Elite to equivalent tiers of identity protection offerings from competition on July 14, 2016.

²Alerts require your current email address.

³Up to \$1 million in services to assist with your identity theft recovery. Review the summary of benefits, policy terms and conditions, and exclusions of coverage at <https://www.csid.com/wp-content/uploads/2016/05/Summary-of-Insurance.pdf>

⁴For return/refund information, please contact Symantec at www.norton.com/return-policy.

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