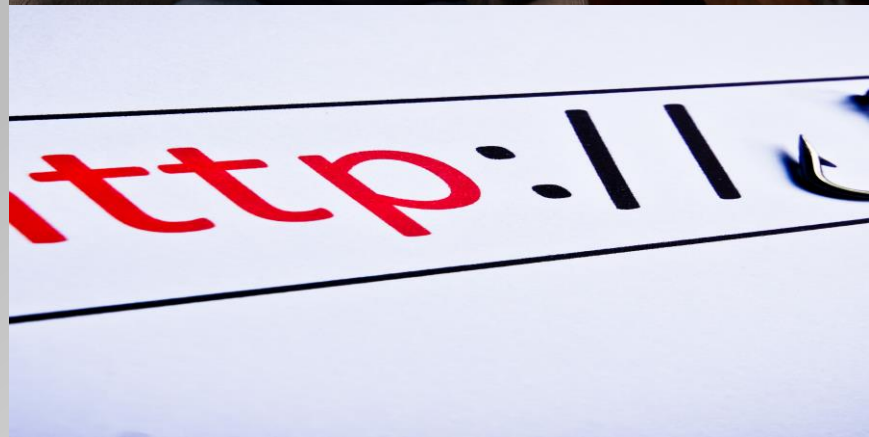




# Protecting Your Identity

## What to Know, What to Do?

Mel Leonard  
BBB Educational Foundation  
20300 W Twelve Mile Rd. Suite 202  
Southfield, MI 48076





## Who Are We?

**Our Vision:** An ethical marketplace where buyers and sellers trust each other

**Our Mission:** BBB's mission is to be the leader in advancing marketplace trust. We do this by:

- Setting standards for marketplace trust
- Encouraging and supporting best practices by engaging with and educating consumers and businesses
- Celebrating marketplace role models
- Calling out and addressing substandard marketplace behavior
- Creating a community of trustworthy businesses and charities

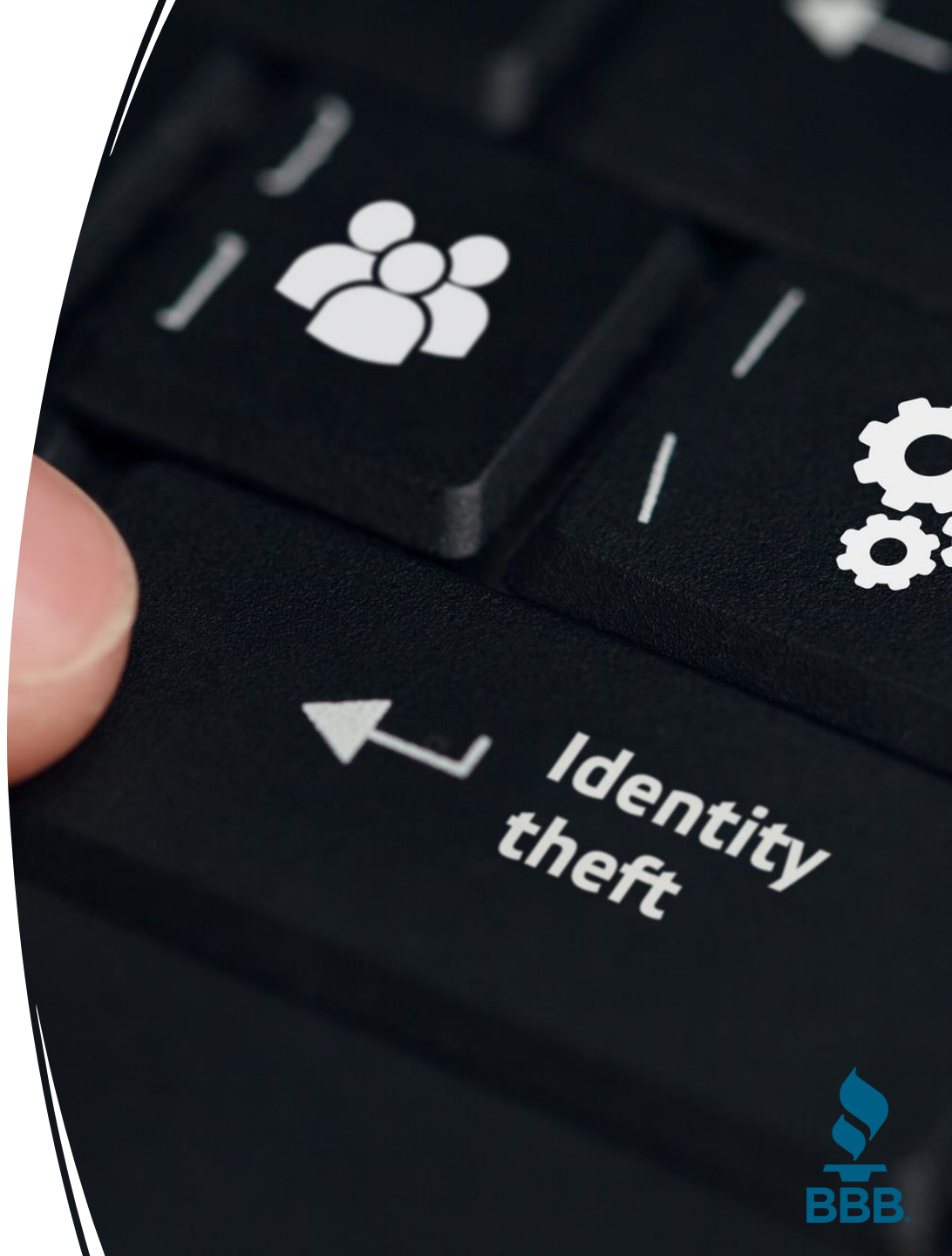
**This presentation is presented by the BBB Educational Foundation**



# CRIMINAL IDENTITY THEFT

Criminal identity theft is a serious crime where someone uses your personal information without your permission to commit a crime.

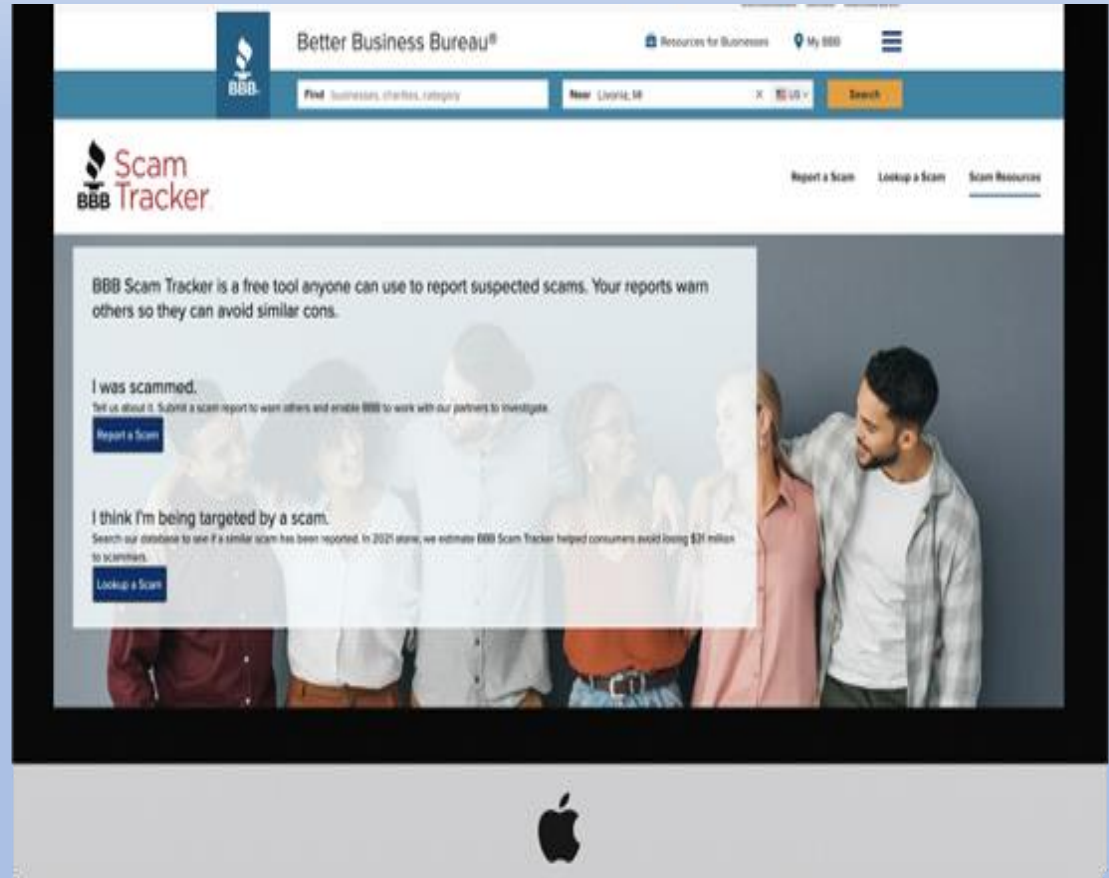
- Financial Identity Theft
- Medical Identity Theft
- Social Media Identity Theft
- Social Security Identity Theft



# ScamTracker Dashboard Report


## 03/02/2020- 03/31-2023

**Scam Types: 35**  
**Inquiries: 145,327**  
**Total Dollar Lost:**  
**\$5,027,703,694,478.18**



# Financial Identity Theft



A hand is holding a blue credit card over an open brown leather wallet. The credit card has the words "CREDIT CARD" and "MONTHLY" visible, along with some numbers. The wallet is open, showing its interior compartments. The background is a light, neutral color.

Someone uses your personal information  
without your permission to commit financial  
fraud

- Use your Credit Card to make a purchase
- Use bank account information to obtain a loan in your name
- Use Social Security Number to open a new account

Data breaches

Phishing scams

Investment Scams

Going thru your trash

## TAKE ACTION RIGHT AWAY:

1. **Visit** [IdentityTheft.gov](https://www.identitytheft.gov) from the Federal Trade Commission to file a report.
2. **Contact** your bank, financial institution and/or credit card providers.
3. Change **passwords** or **PIN** on any affected account.
4. Contact **credit bureau** to place a fraud victim statement and freeze on your statement.
5. People who enable **multifactor authentication**\* on their accounts are better protected.
6. Before you make an investment and disclose financial information; **check FINRA Broker Check** at **FINRA.org**
7. **Share** this information with BBB Scam Tracker.  
**[www.bbb.org/scamtracker](http://www.bbb.org/scamtracker)**

# Medical Identity Theft







If your medical identity is stolen, it can be used to get access to your personal information and financial resources. It can also lead to fraudulent charges being made in your name damaging your credit, reputation and your medical history.

Recently, we have been experiencing what are known as Data Breaches. A data breach (also known as data spill or data leak) is **an unauthorized access and retrieval of sensitive information by an individual, group, or software system.**

MEDICARE HEALTH INSURANCE	
Name	JOE L SMITH
Medicare Number	1EF5-J4E-CM89
Entitled to	HOSPITAL (PART A) MEDICAL (PART B)
Coverage starts	03-01-2023 03-01-2023

## TAKE ACTION RIGHT AWAY:

1. Visit [IdentityTheft.gov](https://www.identitytheft.gov) from the Federal Trade Commission to file a report
2. **Review your medical records carefully.** Look for any treatments or procedures that you did not receive or any charges you do not recognize
3. **Contact** your doctor's offices and alert them about potential fraud
4. For private insurance – **call your insurance company** and ask for their fraud department
5. For Medicare, Medicaid, and other HHS programs – visit [Department of Health and Human Services' \(HHS\) Inspector General website](https://www.hhs.gov/office-of-inspection-and-compliance/) to **submit a complaint** or call **800-447-8477**
6. **Share** this information with BBB Scam Tracker  
**[www.bbb.org/scamtracker](https://www.bbb.org/scamtracker)**

Social  
Media  
Identity  
Theft



Social media identity theft, also known as social media impersonation, is the act of using someone else's pictures and information to create fake social media profiles.



Sometimes, you will find out you are being impersonated on social media only when someone notifies you.

## TAKE ACTION RIGHT AWAY:

1. **Contact** the relevant social media platform (e.g., Facebook, Twitter, LinkedIn), report the impostor account and request that the account be removed
2. Encourage your friends and followers to **report the fake account**
3. **Seek legal advice if** you think that your rights have been infringed or if you have been defamed
4. **Update your privacy settings** to limit who can see your posts, photos and personal information
6. Internet Crime Complaint Center (IC3) file a complaint  
**[www.ic3.org](http://www.ic3.org)**
7. **Share** this information with BBB Scam Tracker  
**[www.bbb.org/scamtracker](http://www.bbb.org/scamtracker)**

# Social Security Identity Theft

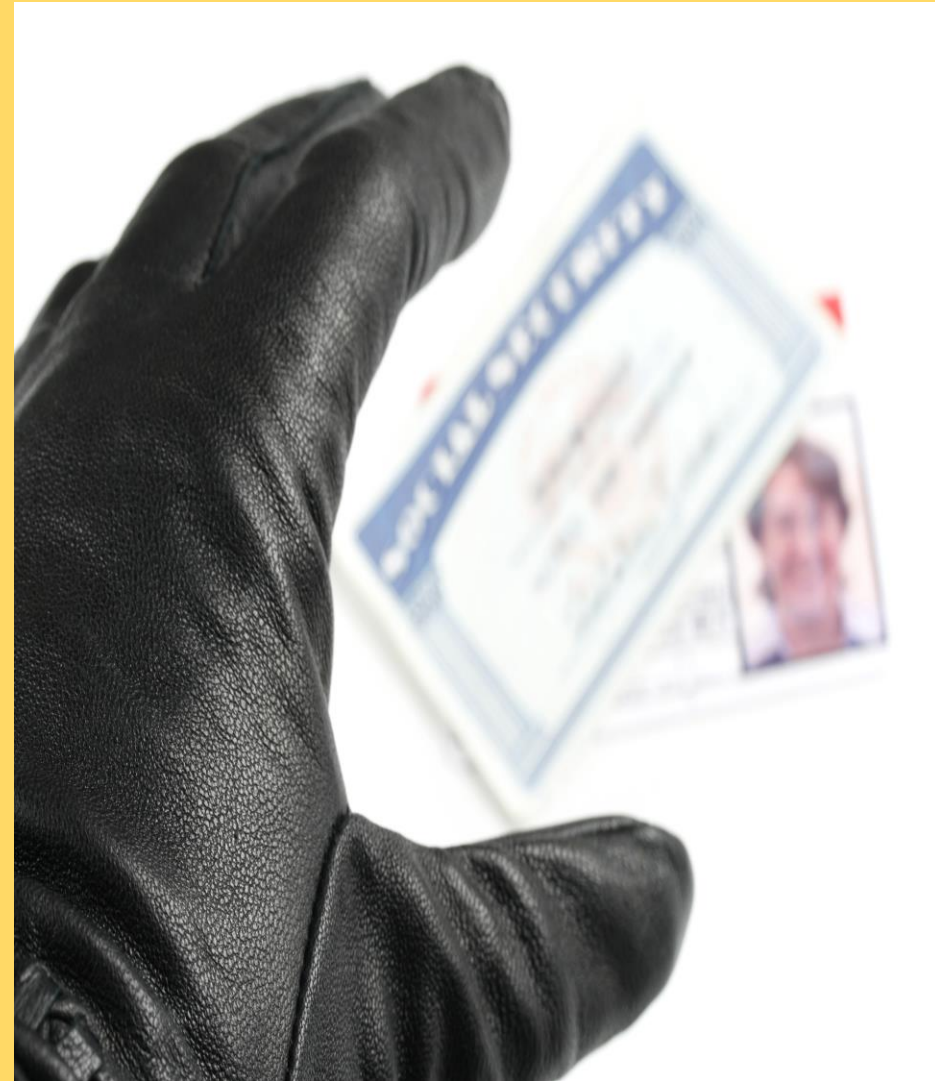


This form of identity theft occurs when someone uses your Social Security number to apply for credit, open new accounts or commit other fraud.

Here are a few ways in which identity thieves can get a hold of your Social Security number to commit their crimes:

- Unsecured Websites
- Phishing Attempts thru Email and Phone Calls
- Posing as a government officials or person of authority
- Theft of a wallet or purse
- Mail theft

1. Avoid Giving Your Whole SSN on the Phone or Online
2. Get Rid of Paperwork That Has Your SSN on it
3. Don't Use Your SSN as a Password



## TAKE ACTION RIGHT AWAY:

1. Visit [IdentityTheft.gov](https://www.IdentityTheft.gov) from the Federal Trade Commission to file a report and create a personalized plan for recovery.
2. **Contact** the credit bureaus to obtain a free copy of your credit report and consider placing a freeze or alert on your credit.
3. If your **Social Security card is lost or stolen**, contact your local police department to file a theft report. Then call the Social Security Administration directly at **1-800-772-1213** to request a replacement. To report a scam online: **OIG.SSA.GOV**
4. If you suspect you are a victim of tax-related identity theft, **contact the Internal Revenue Service (IRS)** immediately to file a report at **1-800-908-4490** and complete an [IRS Identity Theft Affidavit \(IRS Form 14039\)](#).





## BBB Scam Tracker<sup>SM</sup>

is an online tool that enables consumers to report scam activity. Scam reports are published for the general public, empowering them avoid falling for similar cons. A new-and-improved BBB Scam Tracker will be launched in 2022 with support from our partners, Amazon and Capital One.

**MORE THAN  
9 Million**

**have used the BBB  
Scam Tracker platform.**

**In 2021 alone,  
BBB Scam Tracker  
HELPED PEOPLE SAVE  
\$31.4 Million.**



Source: [www.bbb.org/scamtracker](http://www.bbb.org/scamtracker)

## How BBB Scam Tracker Works



### Submit a Report

Submit a report using our guided 'Report a Scam' form.



### BBB's Internal Review

Our team of investigators will audit the information and reach out to you if we need additional information.



### Report Published

Once the information is verified, your report will be published on the website. You will be notified if your report should be submitted as a business complaint.



### Share with Partners

We will share your report with federal, state, provincial agencies, and law enforcement to help shut down scammers.



[Find and Report a Scam | Better Business Bureau \(bbb.org\)](https://www.bbb.org)



[Online Privacy and Security | Consumer Advice \(ftc.gov\)](https://www.ftc.gov)



[Consumer Financial Protection Bureau \(consumerfinance.gov\)](https://www.consumerfinance.gov)



[Prevent Cybercrime & Report Online Scams - FightCybercrime.org](https://www.fightcybercrime.org)



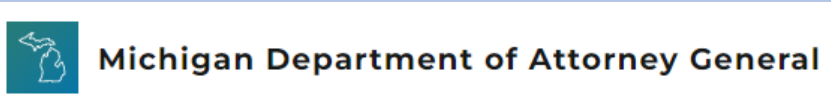
[Protect Your Identity | FINRA.org](https://www.finra.org)



[BrokerCheck - Find a broker, investment or financial advisor \(finra.org\)](https://www.finra.org/brokercheck)



**IdentityTheft.gov** is the federal government's one-stop resource for identity theft victims. The site provides streamlined checklists and sample letters to guide you through the recovery process.



[Consumer Protection \(michigan.gov\)](https://www.michigan.gov)



# Questions and Answers



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