

HOME CYBER DEFENSE

ARE YOU SAFE FROM CYBER CRIME?

WEEKLY

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This is a weekly publication dedicated to your personal cyber security. Our newsletter is designed to help the public recognize and avoid cyber threats while they are online. If you are not a subscriber, please go to HomeCyberDefense.net to sign up.

Identity Theft



Identity theft is a form of stealing someone's identity in which someone pretends to be someone else by assuming that person's identity, usually as a method to gain access to resources or obtain credit and other benefits in that person's name. The victim of identity theft (here meaning the person whose identity has been assumed by the identity thief) can suffer adverse consequences if

they are held responsible for the perpetrator's actions. Identity theft occurs when someone uses another's personally identifying information, like their name, identifying number, or credit card number, without their permission, to commit fraud or other crimes.

Today's types of identity theft can be sub-divide into five categories:

- 1) Criminal identity theft (posing as another person when apprehended for a crime.)
- 2) Financial identity theft (using another's identity to obtain credit, goods and services.)
- 3) Identity cloning (using another's information to assume his or her identity in daily life or online, such as creating fake social sites in your name.)
- 4) Medical identity theft (using another's identity to obtain medical care or drugs.)
- 5) Child identity theft (Particularly hard to monitor, armed with a child's Social Security number, an identity thief can file a phony income tax return or establish credit and then exploit that credit without ever making payments, leaving the child with huge debt in his or her name.)

Identity theft may be used to facilitate or fund other crimes including illegal immigration, terrorism, phishing and espionage. There are cases of identity cloning to attack payment systems, including online credit card processing and medical insurance. A thief can get your personal information in person or online.

Here are common ways thieves might steal someone's identity. They might:

- * Steal your mail or garbage to get your account numbers or your Social Security number.
 - * Trick you into sending personal information in an email.
 - * Get the information off your computer by phishing or a remote access trojan.
 - * Steal your account numbers from a business or medical office.
 - * Obtain your information by hacking a company you do business with.
 - * Steal your wallet or purse to get your personal information.
- How can you know if someone else is using your identity? Good identity thieves are excellent at concealing their activities, but here are a few things to watch for that MAY mean there is something going on with your identity:
- * Read your bills. Do you see charges for things you did not buy?
 - * Watch your bank account statement. Are there withdrawals you did not make? Are there changes you do not expect?
 - * Check your mail. Did you stop getting a bill? Or did you start getting a new bill you do not know about?
 - * Get your credit report. Are there accounts or other information you do not recognize?
 - * A change of your address that you did not expect.

If you can answer yes to any of the above situations, someone might have stolen your identity.

If you do find yourself as a victim of identity theft, the Federal Trade Commission has a site set up where you can report the theft, and then they will help you take the steps to recover your

identity. You can access this site by going to: <https://www.identitytheft.gov>

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