



Self-Defense Against Identity Theft

★ *Deter, Detect, Defend*

Biggest **DATA BREACHES** of the 21st century

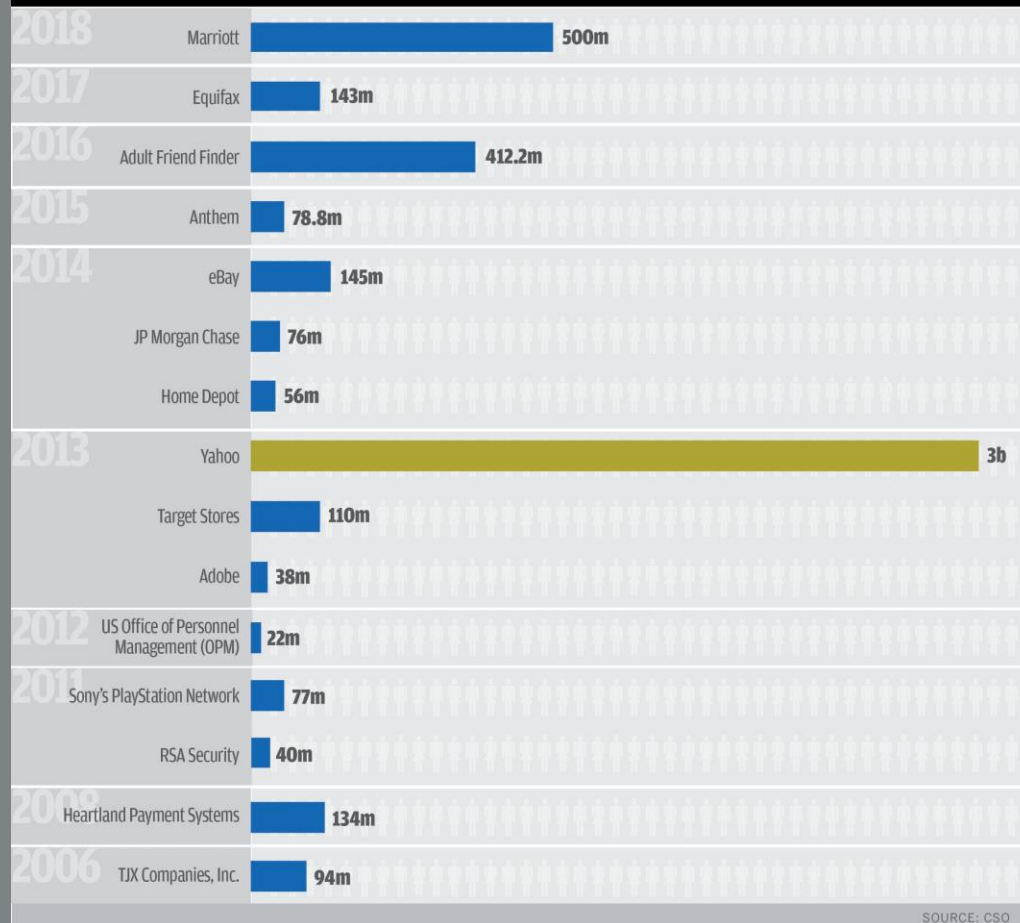
Accounts
Compromised



by the millions



by the billions



SOURCE: CSO



It can happen to anyone

- In 2017 alone, **16.7 million** people were affected by identity theft.¹
- The demographic targeted the most was household incomes of \$75,000 and above.²

1. 2018 Identity Fraud Study, Javelin Research

2. Identity Theft / Fraud Statistics, StatisticBraian.com, April 2017

Reduce your existing exposure



Account takeovers (hijacking credentials of an existing account) increased **31 percent** in 2016.¹

1. 2017 Identity Fraud Study, Javelin Research

Deter, Detect, and Defend



- Safeguard social security number
- Protect personal information
- Shred financial documents
- Delete unsolicited emails
- Use complex passwords

Deter, Detect, Defend



- Keep track of bills/statements
- Denial of credit for no reason
- Watch for unknown purchases
- Closely monitor credit card and financial reports

Deter, Detect, and **Defend**



- Place credit report fraud alert*
- Close at-risk accounts
- File police report
- Report incident to FTC

*<https://www.consumer.ftc.gov/articles/0275-place-fraud-alert>



Damage can happen quickly

Don't ever let your guard down

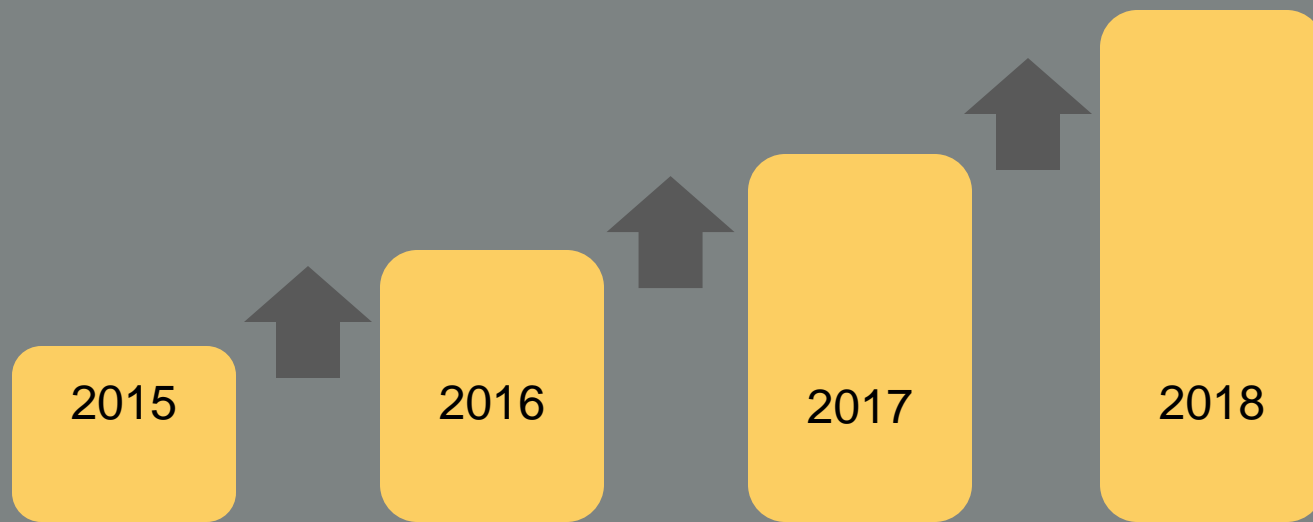
In less than 24 hours, thieves can cause damage that could take years to undo.

Safeguard Your Identity!

Your identity is your most valuable asset



Data breaches are happening with greater frequency





It's not just data breaches

**While data breaches do expose
personal information,
there are more common ways you
unknowingly share your information.**



INSIDE THE DARK WEB



Use caution with CHECKS

- Use your initials/last name on checks
- Use your work number on checks
- Pick up checks at your bank (not via mail)
- Always fill out the check with recipient name
- Shred voided checks & unused deposit slips



DETER → Be smart with **CREDIT CARDS**

- Use only last four digits of card number on checks
- Sign credit cards as “photo ID required”
- Photocopy all wallet contents
- Keep list of credit card contact numbers



Protect your SOCIAL SECURITY NUMBER

- Don't carry your social security card
- Don't include SSN on docs unless required
- Be VERY cautious when giving out SSN

If you suspect fraud, contact Social Security's fraud
line at **800-269-0271**

Contact each of the nationwide credit bureaus:
Contact each of the nationwide credit bureaus:



Protect your CREDIT REPORT – FREEZE IT

- Let's you restrict access to your credit report
- Doesn't affect your credit score
- It's free and easy to do

Contact each of the nationwide credit bureaus:
Equifax • Experian • Transunion





Care for **PINS & PASSWORDS**

- Don't write your PIN on anything in your wallet
- Use different PINs for each card
- Don't use easily-available information (like birthday, phone number, etc.)



Properly dispose of MAIL & TRASH

- Drop outgoing mail at the post office
- Shred ALL trash containing personal info
- Opt out of direct mail credit card offers by calling 888-567-8688

Safeguards are in place



Great care is taken to protect your information, but it's wise to always take precautions.



Phone Scams



- Caller impersonates IRS: fake name & badge number
- Call may appear to originate from IRS phone number
- May resort to threats, hostility and insults
- IRS will never ask for over-the-phone payment

If you suspect a scam: Call the IRS directly at **800-829-1040**, or
Treasury Inspector General at **800-366-4484**



Scams increase near year-end

- Online shopping increases (use caution)
- Take care with your W-2 and tax documents



W-2

Tax Fraud

Who will spend your tax refund?

**What do
you mean, there's
already a return filed
under my name?**





Tax Fraud

*Who will spend your
tax refund?*



- Your W-2 contains a wealth of information
- Spyware can even steal electronically-received W-2 information
- ONLY use trusted, secure computers with anti- spyware software to access your information
- Transfer sensitive files to alternate media
- If vacationing during tax time, hold mail



Email Scams



- Email scams are often disguised like a person or company with whom you already do business. **A legitimate business won't ever ask to send confidential information via email.**
- Verify the legitimacy of any request for charitable donations to **ensure that your donation goes to the intended cause.**
- For online purchases, use a credit card with a fairly low limit instead of a debit card.

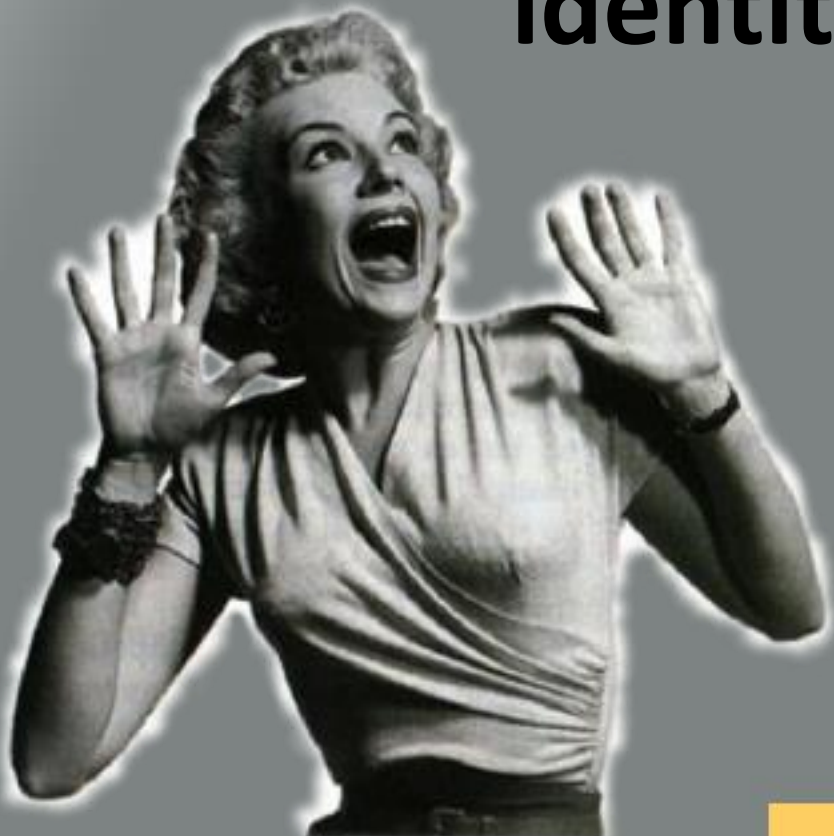


Ensuring Your Cyber Security

- Be vigilant when navigating on commerce and auction sites like ebay, beezid, ubid, etc.
- Be suspicious if “too good to be true”
- Make sure the URL is **SECURE**
- Protect all devices with complex passwords
- Use caution with WiFi hotspots
- Be smart when using social media
- Think before you share personal data



HELP! I've had my
identity stolen!





Immediate Steps

Place an Initial Fraud Alert

Equifax – 800-525-6285

Experian – 888-397-3742

TransUnion – 800-680-7289



Immediate Steps

Order Your Credit Reports

When you call to place the fraud alert,
request a credit report.



Immediate Steps

Create an Identity Theft Report
Contact the FTC at 877-438-4338.



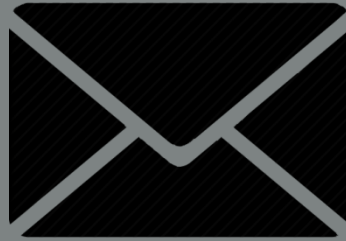
Immediate Steps

Close any compromised accounts

Speak with the company's fraud department and follow up in writing.



BE THOROUGH



DOCUMENT EVERYTHING



What if your wallet is stolen?

- File a police report
- Close all accounts for missing credit cards
- Notify your bank if missing a checkbook or ATM card
- Contact one of the credit reporting agencies (they're required to notify the other 2)



Credit Reports

- You are entitled to a free report each year
- Request online at annualcreditreport.com
- Stagger the request for each report so that you are monitoring throughout the year



Credit Reports



By consistently monitoring your credit report, you can catch any issues early on, avoiding problems later when you need to borrow money or make a large purchase.



Credit Reports

Your report contains information about:

- current and previous addresses & employers
- types of credit and accounts you have
- your bill paying history
- whether bankrupt, sued or arrested
- requested reports for past 6 months



Be Vigilant

Monitor all other accounts at least monthly

- easier with account aggregation software
- carefully review account statements
- email or text alerts for purchases
- consolidate scattered accounts



Call us for more information

Protecting your personal information is important to us

- call us if you (or friends/family) have questions
- if ever in doubt on the phone, end the call and call back
- let us help you protect your assets




**Thank you for
attending today!**

Any Questions?

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