

Identity Theft - Chris Kilbride, University of Florida Professor Emeritus

If your identity or credit cards are stolen - <https://www.identitytheft.gov>

Homework -

- Use your new EMV chip credit card and shield the keypad (EMV = Europay, MasterCard and Visa)
- Consider not using your checking/savings Debit card or use a prepaid debit card. Use credit card only.
- Bank checks should have minimal information (example: printing W. Smith, but signing William R. Smith)
- Look on the back of your bank check for protection against check washing
- Shred (cross cut/confetti style) anything with important information, look inside junk mail for blank checks
- Set up Credit Alerts on your smartphone from your bank and each credit card
- Set up a Passcode on the front of your smartphone in order to open it
- Computer
 - obtain anti-virus and anti-spyware software
 - check out Sharing - should be only you (Mac: System Preferences > Sharing)
 - back up your hard drive to an external drive and hide it nearby
 - be sure your home wireless has a password on it
- Remote keyless car - perhaps get a Faraday cage for your Key Fob
- Wallet and pocketbook - review and revamp
- Get the highest credit limit you can, but don't spend over 30% of that limit (for higher credit score)
- Individual store credit cards (JC Penney, Macy's, etc.) - reduce or eliminate (for higher credit score)
- Car - Check the glove compartment and other pockets in the car for important information
- House - how easy is it to break in or hide in the bushes
- House - where are your important papers kept, who has access to them
- Order a FREE Credit Report every 4 months during the year (one each from Equifax, Experian, TransUnion)

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DEBIT CARD -

Lost or stolen card reported before unauthorized transactions: zero liability.

Lost or stolen card reported within two days: \$50 liability limit.

Lost or stolen card reported within 60 days: \$500 liability limit.

After 60 days: no protection.

Card not physically lost or stolen, 60 days to report - with zero liability.

CREDIT CARD - maximum liability \$50.

Report before fraudulent transactions occur - zero liability.

===== **Booklets (click on the link)**

Identity Theft: A Recovery Plan • September 2016 Format: Booklet 8.5" x 11", 40 pages

https://www.bulkorder.ftc.gov/system/files/publications/pdf-0009_identitytheft_a_recovery_plan.pdf

This booklet is the comprehensive guide for victims of identity theft, including to-do lists, contact information, blank forms, and sample letters.

Data Breaches: What to know, What to do • September 2016 Format: Booklet 8.5" x 11", 4 pages

https://www.bulkorder.ftc.gov/system/files/publications/pdf-0217-idt_data-breaches-what_to_know_what_to_do.pdf

It also promotes **IdentityTheft.gov/databreach** - the FTC's website for data breach victims.

Identity Theft: What To Do Right Away • May 2015 Format: Flyer 8.5"x11", 2 pages

https://bulkorder.ftc.gov/system/files/publications/pdf-0204_identitytheftwhat_to_do_right_away_0.pdf