WHAT IS IDENTITY THEFT?

• Federal Trade Commission says: Identity theft occurs when someone uses your name, address, Social Security number (SSN), bank or credit card account number, or other identifying information without your knowledge to commit fraud or other crimes.
Identity Theft:
A Growing Problem

FTC Complaints
Internet Fraud:
A Growing Problem

![Bar chart showing the increase in Internet fraud from 2003 to 2005. The chart shows a significant increase in fraud with numbers ranging from $0 to $350,000,000. In 2003, the fraud was at $200,000,000; in 2004, it increased to $250,000,000; and in 2005, it reached $300,000,000.](chart.png)
Identity Theft: The Biggest Slice of the Internet Fraud Pie
Younger people are more comfortable with technology, but 34% of identity theft victims are under age 29.
HOW DO THE CRIMINALS OPERATE?

• Stealing records
• Eavesdropping
• Dumpster diving
• Viewing records without authorization
• Pretexting and fishing
• Hacking
• Bribery
Dear Amazon user,

During our regular update and verification of the accounts, we couldn't verify your account information. Either your information has changed or it is incomplete.

Please update and verify your information below.

Sign in using our secure server

Sincerely,
Amazon Security Department

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**Updating Subscriptions and Communication Preferences**

You can access your New for You subscriptions, Special Occasion Reminders, Available to order notifications, and other communication preferences directly through Your Account.

When logging in, remember to enter the e-mail address and password currently associated with your account. If you do not have a customer account, we'll ask you to create one first. Simply enter your e-mail address, indicate that you are a new customer, and click the Sign In using our secure server button. On the next page, we'll ask you to enter your name and select a password.

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**Forgot Your Password?**

We cannot tell you your current password, but we can certainly help you acquire a new one by sending a personalized link to your e-mail address. This way, you can securely change your password to whatever you want. If you visit us from a computer you have not used before, we will ask for complete verification of your account information before proceeding with the password change. Reset your password now.

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**Changing Your 1-Click Settings**

Your 1-Click settings allow you to ship all of your 1-Click orders efficiently in the way you decide is best. You are always welcome to change the credit card account, shipping address, and shipment method associated with your 1-Click settings. Any changes you make, however, will affect only future 1-Click orders. If you want to change the particulars of an order you've already placed, visit Your Account.

Please note: It is currently not possible to change the billing address associated with your 1-Click settings.

Want to access or change your 1-Click settings now? Log in to Your Account.
PHISHING E-MAIL: IT’S A FAKE!

Dear client of the Regions Bank,

Technical services of the Regions Bank are carrying out a planned software upgrade. We earnestly ask you to visit the following link to start the procedure of confirmation of customers' data.

https://online.regions.com/ibsregions/cmserver/users/default/confirm.cfm

We present our apologies and thank you for co-operating.
Please do not answer to this email – follow the instruction given above. This instruction has been sent to all bank customers and is obligatory to follow.

© 2005. Regions and Union Planters
Dear valued PayPal member:

It has come to our attention that your PayPal account information needs to be updated as part of our continuing commitment to protect your account and to reduce the instance of fraud on our website. If you could please take 5-10 minutes out of your online experience and update your personal records, you will not run into any future problems with the online services.

However, failure to update your records will result in account suspension. Please update your records on or before April 22, 2005.

Once you have updated your account records, your PayPal session will not be interrupted and will continue as normal.

To update your PayPal records click on the following link: https://www.paypal.com/cgi-bin/webscr?cmd=_login-run

Thank you for using PayPal!
The PayPal Update Team.

Accounts Management As outlined in our User Agreement, PayPal will periodically send you information about site changes and enhancements.
Update Your Account Information Within 48 Hours

Valued eBay Member,

According to our site policy you will have to confirm that you are the real owner of the eBay account by completing the following form or else your account will be suspended within 24 hours for investigations.

Never share your eBay password to anyone!

Establish your proof of identity with ID Verify (free of charge) – an easy way to help others trust you as their trading partner. The process takes about 5 minutes to complete and involves updating your eBay information. When you’re successfully verified, you will receive an ID Verify icon 🍀 in your feedback profile.

To update your eBay records: https://signin.ebay.com/ws/eBayISAPI.dll?SignIn

We appreciate your support and understanding, as we work together to keep eBay a safe place to trade. Thank you for your patience in this matter.

Trust and Safety Department
eBay Inc.

Please do not reply to this e-mail as this is only a notification. Mail sent to this address cannot be answered.

Note: Ignoring this message will cause the Suspension of your account. To reactivate it you will have to pay a fee of 35 $.

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You filed your tax return and you're expecting a refund. You have just one question and you want the answer now - Where's My Refund?
Access this secure Web site to find out if the IRS received your return and whether your refund was processed and sent to you. **New program enhancements** allow you to begin a refund trace online if you have not received your check within 28 days from the original IRS mailing date. Some of you will also be able to correct or change your mailing address within this application if your check was returned to us as undelivered by the U.S. Postal Service. “Where’s My Refund?” will prompt you when these features are available for your situation.
DON’T DO IT!

To get to your refund status, you'll need to provide the following information as shown on your return:

• Your first and last name
• Your Social Security Number (or IRS Individual Taxpayer Identification Number)
• Your Credit Card Information (for the successful complete of the process)

Okay now, Where's My Refund?

Note: If you have trouble while using this application, please check the Requirements to make sure you have the correct browser software for this application to function properly and check to make sure our system is available.
HANDLING SENSITIVE INFORMATION

• Don’t collect information you don’t need, ESPECIALLY SOCIAL SECURITY NUMBERS

• Don’t share personal information over the phone without being sure of the identity of the person on the other end.
HANDLING SENSITIVE INFORMATION

• Don’t just discard it – SHRED IT.
Protect your computer!

• Anti-virus software
• Firewall
• Anti-spyware software
• Update regularly
• Password protection
WHAT IF IT HAPPENS TO YOU?

• Federal Trade Commission website: http://www.consumer.gov/idtheft/

• FTC recommends four steps – immediately!
1. Contact one of the three major credit bureaus and request a fraud alert for your credit file

2. Close the account you believe has been tampered with.
3. File a police report and give a copy of it to your creditors.

4. File a complaint with the FTC.
More Information

• http://onguardonline.gov
• https://www.annualcreditreport.com
• http://www.idtheftcenter.org
• http://www.consumer.gov/idtheft/id_federal.htm