



Identity Theft

Keeping you and your assets safe.

Can you spot the Identity Thief?

Bank of America Online Banking

Online Banking Alert

Remember: Always look for your SiteKey before you enter your passcode during Sign In »

This email was sent to: **REDACTED**

Message from Customer Service

A message from Customer Service is waiting in your [Online Banking mailbox](#). If you haven't already read it:

- Sign in to Online Banking at <https://www.bankofamerica.com/>
- Select Mail at the top of the page.

This alert relates to your [Online Banking profile](#), rather than a particular account.

Want to confirm this email is from Bank of America? Sign in to Online Banking and select Alerts History to verify this alert.

Want to get more alerts? Sign in to your online banking account at Bank of America and within the Accounts Overview page select the "Alerts" tab.

Because email is not a secure form of communication, this email box is not equipped to handle replies.
If you have any questions about your account or need assistance, please call the phone number on your statement or go to Contact Us at www.bankofamerica.com.



How they get your info

- Lost Wallet/Unsecured SmartPhone
 - Never keep your Social Security Card in your wallet!!!
- Lost technology (Laptop, iPad, Desktop Computer)
- Dumpster divers
- Steal your outgoing mail
- Steal your incoming mail
- Skimming
- Phishing/Phone Scams
- Network Intrusion



Sign In



Online Banking

Enter



Online Banking Alert

Enter

Remember:
Always look for your SiteKey before you enter your passcode during [Sign In >](#)

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If you have any questions about your account or need assistance, please call the phone number on your statement or go to Contact Us at www.bankofamerica.com.

Secure Area

Home ▪ Locations
Personal Finance ▪
About the Bank ▪

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Bank of America, N.A. Member FDIC. [Equal Housing Lender](#)
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Please do not delete this section.
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Online Banking?

[Banking >>](#)

[Online Banking >>](#)

[Agreement >>](#)

[One user's guide >>](#)

[Online Banking for
California](#)



Phone Calls

- Raising money for an organization
- Fake that they are from your bank or your Credit Card company
- They will use any means necessary into tricking you to give out personal information



Skimming




This can occur at ATM's, Gas Pumps, Restaurants, Businesses, any where you swipe or enter your credit card/debit card and enter your PIN or CID.

Personal and Business Identity Theft



Personal Identity Theft

Explanation of Benefits

 **BlueCross BlueShield Association**

Explanation of Benefits (EOB) - **This is not a bill.**
12-12-01

1 ANTHONY DOE
100 BLUEBIRD LANE
CHICAGO, IL 60601-7332

Customer Service: 1-800-123-4567

Visit your local plan website

Claim Information

2 Member Name: Anthony Doe
3 Group No.: 12345
4 Identification No.: ABC123454569
Claim No.: 2020000000000X
Patient Name: **5** Anthony Doe

6 **Summary**

Total Billed:	\$45.00
Total Benefits Approved:	\$16.20
Amount You May Owe Provider:	\$1.80

The following shows how this claim was adjusted.

Service Information

7 Service Description	8 Service Date	9 Amount Billed	Not Covered	Covered
IMAGING/RADIOLOGISTS LLC Medical Emerg X-Ray	11-14-01	45.00	27.00 (1)	18.00
Totals		\$45.00	\$27.00	\$18.00

Coverage Information

	Amount Billed	Not Covered	Covered
Totals	\$45.00	\$27.00	\$18.00
PARTICIPATING PROVIDER OPTION (PPO REDUCTION)		-\$27.00	
Deductions			
Year 10% Coinsurance Amount		1.80	
Total Deductions			-\$1.80
Total Benefits Approved			\$16.20
10 Amount You May Owe Provider			\$1.80

Total covered benefits approved for this claim: \$16.20 to IMAGING RADIOLOGISTS LLC on 12-12-01.

A Division of Health Care Service Corporation, A Mutual Legal Reserve Company, An Independent Licensee of the Blue Cross and Blue Shield Association

151,247 002573

- Driver's License ID Theft
- Social Security ID and Tax ID Theft
- Medical ID Theft
- Character/Criminal ID Theft
- Financial ID Theft

Drivers License Theft



- Apply for Loans
- Credit Cards
- Checking Accounts
- Use Credit for Large Dollar Purchases
 - Cars
 - Homes
 - Boats
 - Jewelry

Social Security ID Theft



- Loans, Credit Cards, etc. (See Drivers License ID Theft)
- Social Security Benefits you worked for
- File fraudulent tax returns
- Medical and Dental Care
- Passports

Social Security ID Theft

In May of 2012 the IRS has pulled 2.6 Million Individual Income Tax returns for possible identity theft.



Consequences of SS ID Theft:

- Delay of legitimate taxpayer refunds
- IRS Resources are diverted to combat identity theft
- Extra W-2 wages erroneously reported (and perhaps extra taxes withheld), leading to a Correspondence Matching Audit

Internal Revenue Service Identity Theft Enforcement Actions - January 2013



For more information, you can go to: www.irs.gov/identitytheft

Example of SS ID Theft

Investigators found a single address that was used to file 2,137 tax returns for \$3.3 million in refunds.

In another case they found 590 tax refunds (\$900,000) were deposited into a single bank account.


a Control number 03-000240- 22222 Void <input type="checkbox"/> OMB No. 1545-0008			
b Employer identification number 99-9876543		1 Wages, tips, other compensation 25312.50	2 Federal income tax withheld 2522.33
c Employer's name, address, and ZIP code Johnson Technical Services Corp 850 Tech Drive Suite 400 Anytown USA		3 Social security wages 25312.50	4 Social security tax withheld 1569.38
		5 Wages and tips 25312.50	6 Medicare tax withheld 367.06
d Employee's social security number 221-00-9123		8 Allocated tips	
e Employee's name, address, and Dana T 179 Klein Road Arnold Pa		10 Dependent care benefits	
		12a See instructions for box 12 D 120.00	
		12b	
		12c	
12d			
15 State PA	Employer's state ID number 510403704	19 Federal tax 253.12	20 Locality name Allensburg



Form **W-2** Wage and Tax Statement
Copy 1 For State, City, or Local Tax Department
Copy D For Employer.

Department of the Treasury—Internal Revenue Service
For Privacy Act and Paperwork Reduction Act Notice, see separate instructions.

Medical ID Theft

 **BlueCross BlueShield Association**

Explanation of Benefits (EOB). **This is not a bill.**
12-12-01

1 ANTHONY DOE
100 BLUEBIRD LANE
CHICAGO, IL 60601-7332

Customer Service: 1-800-123-4567

Visit your local plan website

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151,247 002573

- False Workers Compensation claims
- Have Surgeries, treatments, doctor visits which in turn cost you
- Thief files for Social Security benefits
- Change your medical history which could lead to you getting wrong treatment, medicine, etc.

Character ID Theft



- Commit Crimes as you
 - Traffic Tickets
 - Felonies
- You are responsible for their crimes committed in your name

Financial ID Theft

- Posing as you to do the following:
 - Empty your bank accounts
 - Remove valuables from bank vaults
 - Steal offshore/international assets
 - Buy/Sell expensive properties, cars or businesses
 - Apply for loans, credit cards/accounts and run up the tabs quickly

Business Identity Theft

- Data Breach
- ACH Debit, Wire Transfers, Online Banking Theft
- EIN Theft

Data Breach

These are often more covert and make them hard to detect. Laws such as FACTA and HIPAA are in place to minimize these types of Identity Theft.

Ways it can happen:

- Full Credit Card info on receipts
- Theft of documents from site
- Theft from un-shredded documents
- Hacker infiltrates an improperly secure system or stolen system

ACH Debit, Wire Transfers, Online Banking Theft

A malicious code sits waiting on your system watching you enter data, logging all your key strokes and sends this data offsite where data farms dig through it looking for your banking account information. Then when transfers occur they route the data to a new account or user and drain your debits without you knowing it.

- Malicious code is delivered to your computer through malware
 - Website visited
 - Infected USB data drive shared
 - Email Attachments

Prevent ACH Debit, Wire Transfers, Online Banking Theft

Most all banking institutions now provide secure devices or means to perform ACH, Wire Transfers and Online Banking within a secure web interface.

- Secure Web Interface
 - Secure Device (USB that launches Secure Website)
 - Install UNIX based Operating System on a workstation that is solely for this type of data access

Contact your Banking Institution on ways they have to protect you and your assets.

EIN Theft

Thieves use EIN and Personal info to file for:

- Credit Cards
- Line of Credit with companies
- File a bogus income tax return with a fabricated W-2 resulting in discrepancy and employer gets charged for false refund

Here's the problem with EIN Theft, it's not getting the recognition and resources dedicated to it that Social Security and TIN theft, so victims of EIN are at a loss for what to do.

IRS is working on ways to help internally, problem is with a Social Security Number you can have it hashed (only last 4 showing) EIN's are not that easy to be processed hashed, and are required to be posted publicly in most cases thus greater risk of someone finding them.

EIN Theft

IRS Program, that is not well publicized will solicit wage information from large employers, which they view are most vulnerable to EIN theft. Here is an elaboration of the program by Pete Isberg of National Payroll Reporting Consortium.

Increasingly in recent years, large employers are being contacted by specialized units within the IRS to request electronic W-2 data long before it is due to be filed with the Social Security Administration. This information is requested on a voluntary basis in order to enable the Service to validate claims of earnings and withholding during the tax season; i.e., to identify potential fraudulent W-2s and prevent refund fraud. The IRS typically accepts such information in any form the employer is able to provide; typically a copy of the W-2 file prepared for submission to the SSA is accepted. Thus, in practice, earlier availability of W-2 data to the IRS from employers directly has proven valuable.

How to minimize Data Breach

- Learn the laws
- Properly train employees of the laws
- Create written policies on how the company handles information, including how it is disposed of.
- Be proactive with your network security
 - Complex Passwords
 - Policies on Computer usage
 - Firewalls
 - Monitor traffic for irregularities

How to minimize Data Breach

- Protect Client/Employee information
 - Secure USB Drives/Computer Equipment if confidential data is transferred on them
 - Secure Online Data Transfer/Storage
 - *Note: Traditional FTP is NOT SECURE!!*
 - Physically restrict access to info as much as possible
 - Require identification and references from new customers and vendors in which the other party is unfamiliar to you
 - Create and maintain a formal records retention policy identifying which employees will have access to certain info and how it is stored and destroyed
 - Ensure all personnel involved in handling sensitive data have been properly trained in and comply with policies

How to minimize Data Breach

- Protect your business
 - Maintain only records that are necessary to run or operate your business, cross shred those that are not necessary
 - Take inventory of documents you maintain so you know your risk and exposure in the likely hood of a theft
 - Maintain all documents in a secure location
 - Never provide EIN, Social Security Number, Financial info or personal info to anyone unless you have initiated the contact and confirmed the business or persons identity
 - Lost Debit/Credit cards cancel immediately. Untimely processed checks contact the payee and consider cancelling the check
 - If you retire or closer your business contact credit bureaus and notify them you will no longer be applying for credit

I'm already a victim

Do the following 5 steps:

1. Contact local law enforcement
 - File a report
2. Place a fraud alert on your credit files and monitor your credit regularly
Contact at least one of these 3 companies
Equifax.com – 1.800.685.1111 (General) 1.800.525.6285 (Fraud)
Experian.com – 1.888.398.3742 (General and Fraud)
TransUnion.com – 1.800.888.4213 (General) 1.800.680.7289 (Fraud)
Ask them to place a "Security Freeze" on your credit file
3. Close the accounts you know, or believe, are not opened by you or have been tampered with

I'm already a victim

Do the following 5 steps:

4. File a complaint with the Federal Trade Commission (FTC)
 - Fill out online complaint form (<https://www.ftccomplaintassistant.gov/>)
or
 - Call them at the Identity Theft Hotline 1.877.438.43338
 - Send a letter to: Identity Theft Clearinghouse, Federal Trade Commission,
600 Pennsylvania Avenue, NW, Washington, DC 20580
5. Change all your account passwords

Other options to consider

- The IRS has a Form 14039 that you can fill out to have them mark your account for questionable activity. <http://www.irs.gov/pub/irs-pdf/f14039.pdf>
 - *Note: You will generally receive a letter from the IRS if they suspect an issue, in which they will have you fill out this form*
- Get copies of any and all known fake accounts and the names they are using for your records from law enforcement or at least the police report numbers
- Correct any Medical History changes immediately, make sure all your Medical information is relative to you and only you

Other options to consider

- In most instances it takes a long time to get things resolved with the IRS and this will cause you to not receive money due you. Two ways to move the resolution along at the IRS is to contact your Congressman and fill out a “Request for Congressional Inquiry & Privacy Release” as well as contact the *IRS Identity Protection Specialized Unit*, toll-free, at **1-800-908-4490**
- Example of Form from US Representative Louie Gohmert on Slide 34

Need some Peace of Mind

- Ability to Freeze your Credit Report at Each Credit Bureau, this is a paid service at each of the 3 Credit Bureaus Equifax, Experian, and TransUnion (See slide 31 for links to pricing)

Note: Freezing is free if you are a victim

- Use a paid Credit Monitoring company to notify you of any questionable behavior (See slide 32 for side by side comparisons as well as follow this link - <http://identity-theft-protection-services-review.toptenreviews.com/>)
- Check your Annual Credit Report free once a year <https://www.annualcreditreport.com>

This site was setup by the Federal Government and checks from all 3 Credit Bureaus

Need some Peace of Mind

- Identity Theft Insurance is provided by some banks and Insurance companies
 - These services help you offset some of the cost of dealing with Identity Theft after an issue occurs and are not actual preventatives
- Check credit card bills and checking accounts regularly, any questionable content call to verify

Freeze your Credit Reporting

- Equifax –
https://help.equifax.com/app/answers/detail/a_id/75/search/1
 - Texas - \$10.00 to freeze, \$12.00 to temporarily unfreeze, \$10 to remove
 - No charge to victims of Identity Theft
- Experian - http://www.experian.com/consumer/security_freeze.html
 - Texas - \$10.83 to freeze, \$10.83 to temporarily unfreeze, free to remove
 - No charge for victims of Identity Theft
- TransUnion - <http://www.transunion.com/personal-credit/credit-disputes/credit-freezes.page>
 - Texas - Texas - \$10.00 to freeze, \$10.00 to temporarily unfreeze, free to remove
 - No charge to victims of Identity Theft

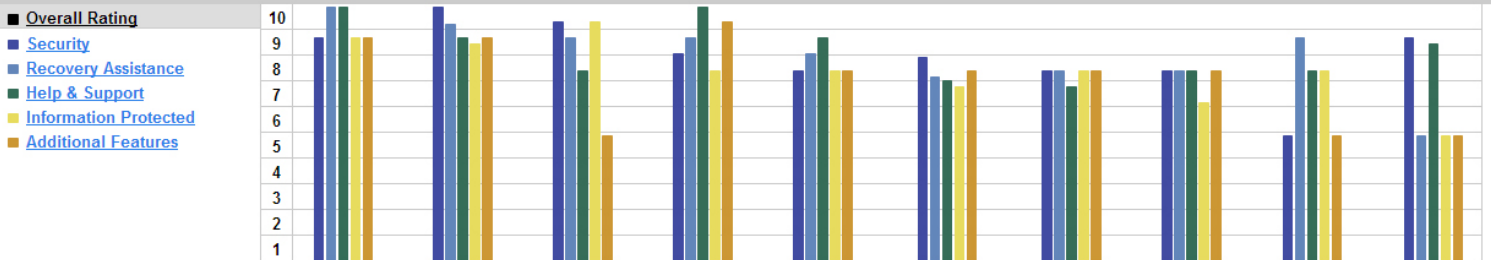
2013 Best Identity Theft Protection Service Comparisons

Rank	#1	#2	#3	#4	#5	#6	#7	#8	#9	#10
10-9 Excellent	LifeLock Ultimate	Identity Force	Identity Guard	ProtectMyID	TrustedID	SmarterPrivacy	CSID	AllClear ID	ID Watchdog	Equifax ID Patrol

8-6 Good
5-4 Average
3-2 Poor
1-0 Bad



Ratings	9.33	9.30	8.70	8.58	7.88	7.45	7.40	7.33	6.88	6.85
---------	------	------	------	------	------	------	------	------	------	------



Security	#1	#2	#3	#4	#5	#6	#7	#8	#9	#10
Fraud Monitoring	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Fraud Alerts		✓		✓	✓		✓	✓		✓

Recovery Assistance	#1	#2	#3	#4	#5	#6	#7	#8	#9	#10
Resolution Services	✓	✓	✓	✓	✓		✓	✓	✓	✓
Stolen Wallet Assistance		✓		✓		✓				
Service Guarantee	\$1 Million				\$1 Million		\$2 Million	\$1 Million	100%	
Insurance	✓	\$1 Million	\$1 Million	\$1 Million		\$1 Million	AIG	\$1 Million		\$20,000.00

Help/Support	#1	#2	#3	#4	#5	#6	#7	#8	#9	#10
Phone Support	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
FAQs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
E-Mail	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Newsletter or Blog	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
24/7 Phone Support	✓	✓		✓						✓

Information Protected	#1	#2	#3	#4	#5	#6	#7	#8	#9	#10
Social Security	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Street Address	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Full Name	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
E-Mail Address	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Telephone	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Credit Card Numbers	✓	✓	✓	✓	✓	✓	✓	✓		✓
Public Records	✓	✓	✓	✓			✓	✓		
Bank Account Information	✓	✓	✓	✓	✓	✓	✓	✓		
Loan/Lease Information	✓	✓	✓	✓			✓		✓	
Criminal Records	✓	✓	✓	✓					✓	
Driver's License	✓		✓	✓					✓	
Insurance Records		✓	✓	✓	✓					
Vehicle Registration Plate			✓						✓	

Additional Features	#1	#2	#3	#4	#5	#6	#7	#8	#9	#10
Family Coverage	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Mail List Removal	✓	✓	✓	✓	✓	✓	✓	✓		✓
Credit Monitoring		✓	✓	✓	✓	✓	✓	✓	✓	✓
Credit History Reports	✓	✓	✓	✓	✓	✓	✓	✓		✓

REQUEST FOR CONGRESSIONAL INQUIRY & PRIVACY RELEASE

The Privacy Act of 1974 prevents agencies from releasing information about you to anyone without your written consent. Therefore, Congressman Gohmert must have your written authorization before he can initiate an inquiry with a federal agency on your behalf.

TO WHOM IT MAY CONCERN:

I respectfully request and authorize U.S. Representative Louie Gohmert, 1st Congressional District of Texas or any authorized member of his staff to act on my behalf and to receive information from the proper officials regarding my issue.

_____ X _____
Date Signature
Name (please print):

Physical Address: _____ Mailing Address: _____
First Middle Last

City, State, Zip Code: _____ County: _____

Home #: _____ Cell #: _____ Fax #: _____

Work #: _____ Email: _____

SSN: _____ VA, Alien ID, or other claim #: _____

Date of Birth: _____ Country of birth: _____

Have you opened a case with another office? _____ If yes, which office? _____

Federal Agency to which this inquiry pertains (please check all that apply):												
<input type="checkbox"/> FCC	<input type="checkbox"/> FTC	<input type="checkbox"/> EPA	<input type="checkbox"/> FAA	<input type="checkbox"/> OPM	<input type="checkbox"/> EEOC	<input type="checkbox"/> NPRC	<input type="checkbox"/> FEMA	<input type="checkbox"/> SSA	<input type="checkbox"/> RS	<input type="checkbox"/> USPS	<input type="checkbox"/> VA	<input type="checkbox"/> DOL
<input type="checkbox"/> Medicare	<input type="checkbox"/> Immigration	<input type="checkbox"/> Passport	<input type="checkbox"/> DOD / Military Branch	<input type="checkbox"/> Other:								
Date of initial agency contact: _____												
SSA, VA or Immigration benefit application: <input type="checkbox"/> yes <input type="checkbox"/> no		Interview date: _____										
Date of App: _____		Current Status: (pending, appeal, denied)										
Receipt Number: _____		U.S. Embassy handling your case (if applicable): _____										

Briefly describe the situation (please use back of this form, if needed):

Briefly describe the desired outcome of the situation:

Please list any individual(s) other than yourself with whom you would like us to discuss your case:

Return this completed form to: **CONGRESSMAN LOUIE GOHMERT**
1121 ESE Loop 323, Ste.206 Tyler, TX 75701 Phone: 1-866-535-6302 Fax: 903-561-7110

I understand that by requesting the assistance of Congressman Gohmert and his staff I am obligated to provide true and correct information regarding my situation. Failure to disclose all information or any deliberate attempt to mislead Congressman Gohmert or his staff may result in the discontinuance of assistance.

_____ X _____
Date Signature



Thank You

Todd C. McElmurry
Network Administrator



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Longview, Texas 75605
(903) 445-6688
www.cbandco.com