Protecting Yourself from Identity Theft

FAIRFAX COUNTY CONSUMER AFFAIRS

MICHELLE MARGEOTES

Scams

- Cars
- Charity
- Credit and loan offers
- Debt relief
- Door to door
- Education
- Energy savings
- Fake check
- Foreclosure
- Fee trials

- Funerals
- Going out of business
- Health
- Immigration
- Imposter
- Investment
- Jobs
- Lottery and sweepstakes
- Money transfers
- Mortgages

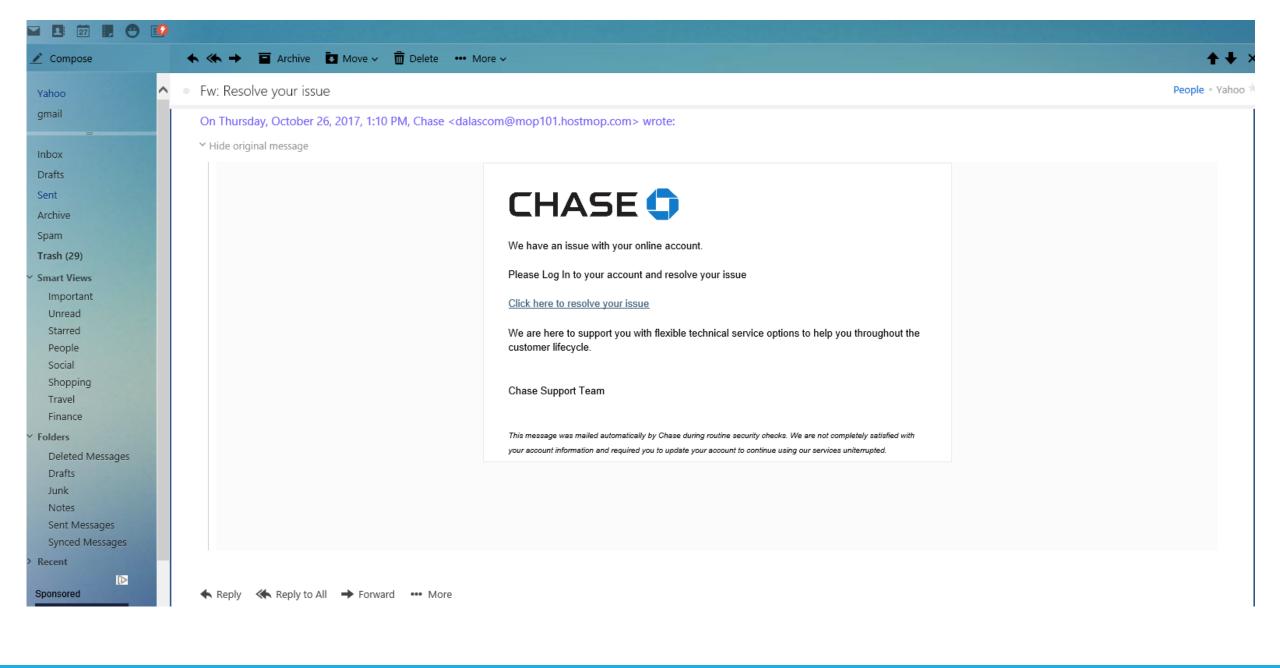
- Mystery shopper
- Online dating
- Online scams
- Phishing
- Phone fraud
- Shopping
- Travel
- Weight loss
- Work from home

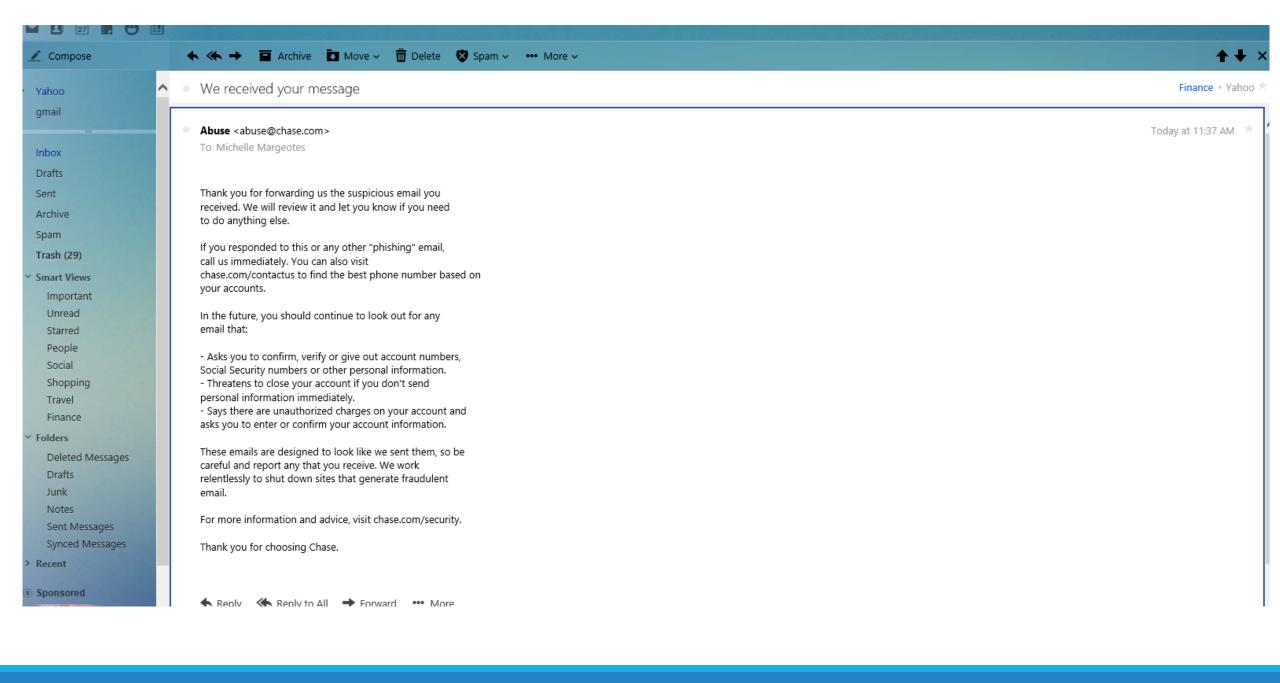
Identity Theft

- Comes in many forms
 - Obtaining a person's social security number
 - Opening lines of credit
 - Filing taxes for a refund
 - Obtaining credit card/bank information
 - Making purchases fraudulently

Phishing

- You may already have a relationship with the company
- •You receive an email or text message with a request to validate or update information
- May threaten a serious consequence if you do not comply
- Message looks legitimate





Avoid Phishing

- •Never click links in email or pop-ups
- Never reply to the email
- Call the company directly
- •Report phishing to spam@uce.gov and to the company

Taxes

•File as soon as possible

Wi-Fi

- Unsecured networks
 - Airports
 - Coffee shops
 - Hotels
 - Bookstores
 - Schools

Spoofing

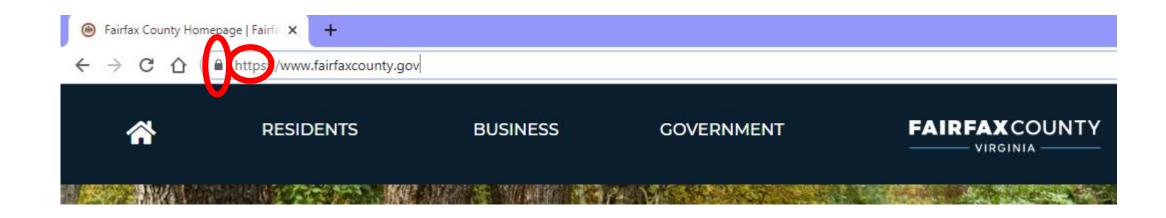
•The phone number displayed on your caller ID could be fake

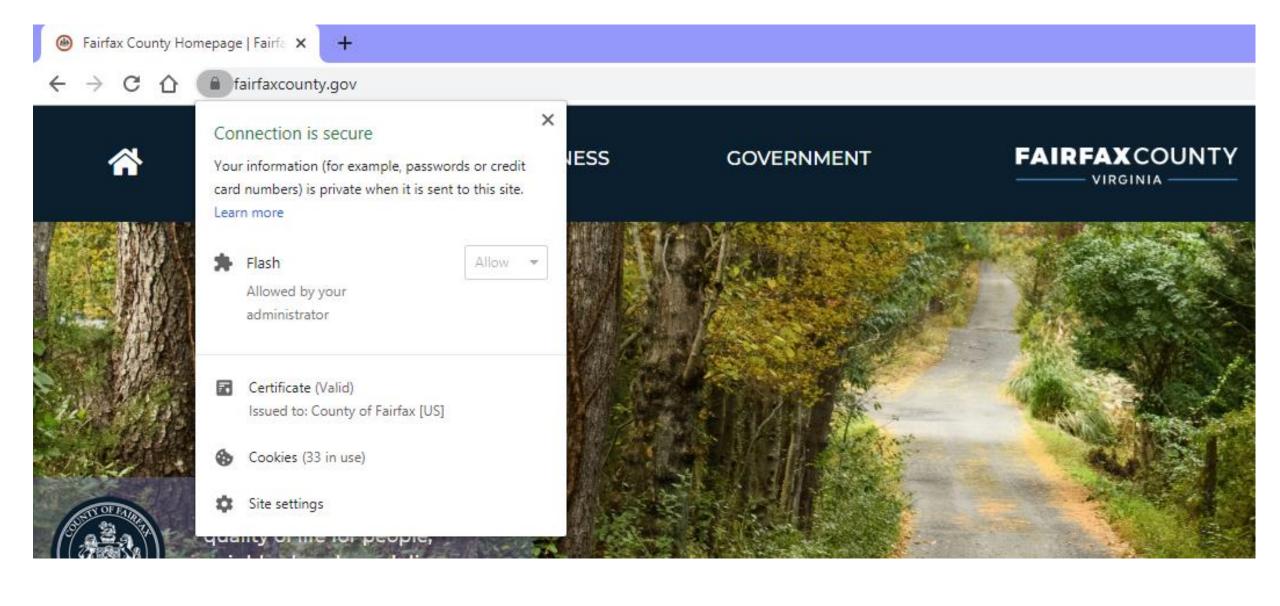
Skimming

- •ATM machines
- •Gas station card readers

Online Shopping

- Make sure the site is secure
 - Lock icon
 - https
- Always ONLY use a credit card
- NEVER give bank account information
- •Find out how your information will be
 - Collected
 - Stored
 - Used
 - Third parties?











Main Address

12000 Government Center Pkwy Fairfax, VA 22035

Phone

703-324-7329

TTY 711

Site Tools

Website Accessibility

Translate

Download Mobile App

Support

ADA Accessibility

FOIA Requests

Website Administrator

Additional Resources

Fairfax County Public Schools

Economic Development Authority

Visit Fairfax

Council of Governments

Commonwealth of Virginia

USA.gov



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Online Banking

- •Only use a secure message center
- •NEVER email personal information

•* Firewalls, antivirus software, downloads, malware, spyware *



Welcome to the Justice Federal Credit Union Secure Email Message Center.

The Message Center lets you send personal information that may not be safe to send in a standard email message. Any information you send is encrypted to prevent others from reading your message. Information sent here will be protected and kept safe.

Types of personal information you may send securely:

- · Social Security Numbers
- Account Numbers
- Credit Card Numbers
 Please include the following information within your secure email so that we can verify your account:
- Name

□ □ ▼ Page ▼ Safety ▼ Tools ▼ ② ▼ □ □ □ □ □

- · Home Address
- · Telephone Number
- Account Number Registered users, please log in.

Email Address:		
Password:		Sign In
Forgot your password?	New to secure email?	Need more assistance?

Passwords

- •Long phrases (at least 8 characters) with capital letters, numbers, and symbols are the strongest
 - I<3Myd0g\$k1p
 - "I love my husband and my dog" to iLmh&mD7#4%"
 - Avoid common words, birthdays, addresses, anniversaries, etc.

Shredder

- •Consider investing in a shredder to shred documents that may have your personal information on them
 - Bank statements
 - Credit card statements
 - Utility bills

What to Do if You Think You are a Victim of Identity Theft

- •Call the companies where you know the fraud occurred.
- Contact one of the three credit reporting agencies to place a fraud alert on your credit report.
 - Equifax
 - TransUnion
 - Experian
- Consider putting a freeze on your credit
- Fairfax County Financial Crimes Division (www.fairfaxcounty.gov/police; 703-246-7800)
- Inform the Federal Trade Commission (www.consumer.gov/idtheft; 1-877-ID-THEFT)

Continued Maintenance After Identity Theft

- Take advantage of your yearly free credit report.
 - You can dispute issues on your credit report.
- •Keep watch for:
 - bills you are expecting that do not arrive on time or do not come at all
 - Credit offers or cards you did not apply for
 - Being denied credit (with no credit freeze)
 - Less favorable credit terms
 - High interest rates
 - Calls or letters from debt collectors or businesses about merchandise or services you did not buy or inquire about

Fairfax County Consumer Affairs 12000 Government Center Parkway, Suite 433 Fairfax, VA 22035 703-222-8435, TTY 711 consumer@fairfaxcounty.gov

www.fairfaxcounty.gov/cableconsumer