

The ITRC is a non-profit organization established to minimize risk and mitigate the impact of identity compromise.

Safeguarding Your Identity: Essential Strategies for Staying Safe

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Your Life, Your Identity.
LET'S KEEP IT THAT WAY

The Identity Theft Resource Center

- Nonprofit founded in 1999
- Free identity protection and recovery assistance for consumer
- Paid training and due diligence tools for business
- Largest data breach tracking database
- Ongoing research, analysis and education about identity crimes, their impact and current trends

A large, light blue fingerprint graphic is positioned in the upper left corner of the slide, partially overlapping the title text.

What We Will Discuss

- What is an identity?
- How thieves steal our identities
- How our identities are misused by the criminals
- Detecting and resolving misuse of our identities
- Protecting our data and devices

A large, light gray fingerprint graphic is positioned in the background on the left side of the slide.

What Identifies Us?



IDENTITY

CREDENTIALS

- + Social Security Number
- + Birth Certificate
- + Driver's License
- + Passports
- + Financial Accounts
- + Usernames & Passwords

ATTRIBUTES

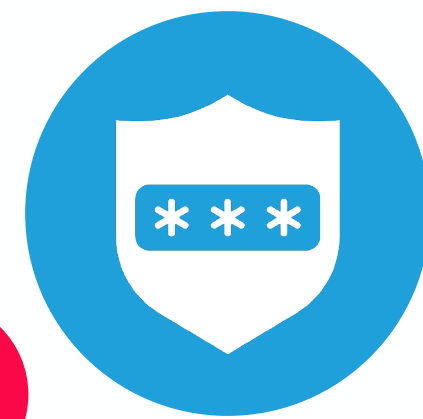
- + Name
- + Phone Numbers
- + Physical Address
- + Date of Birth
- + Employers

BEHAVIORS

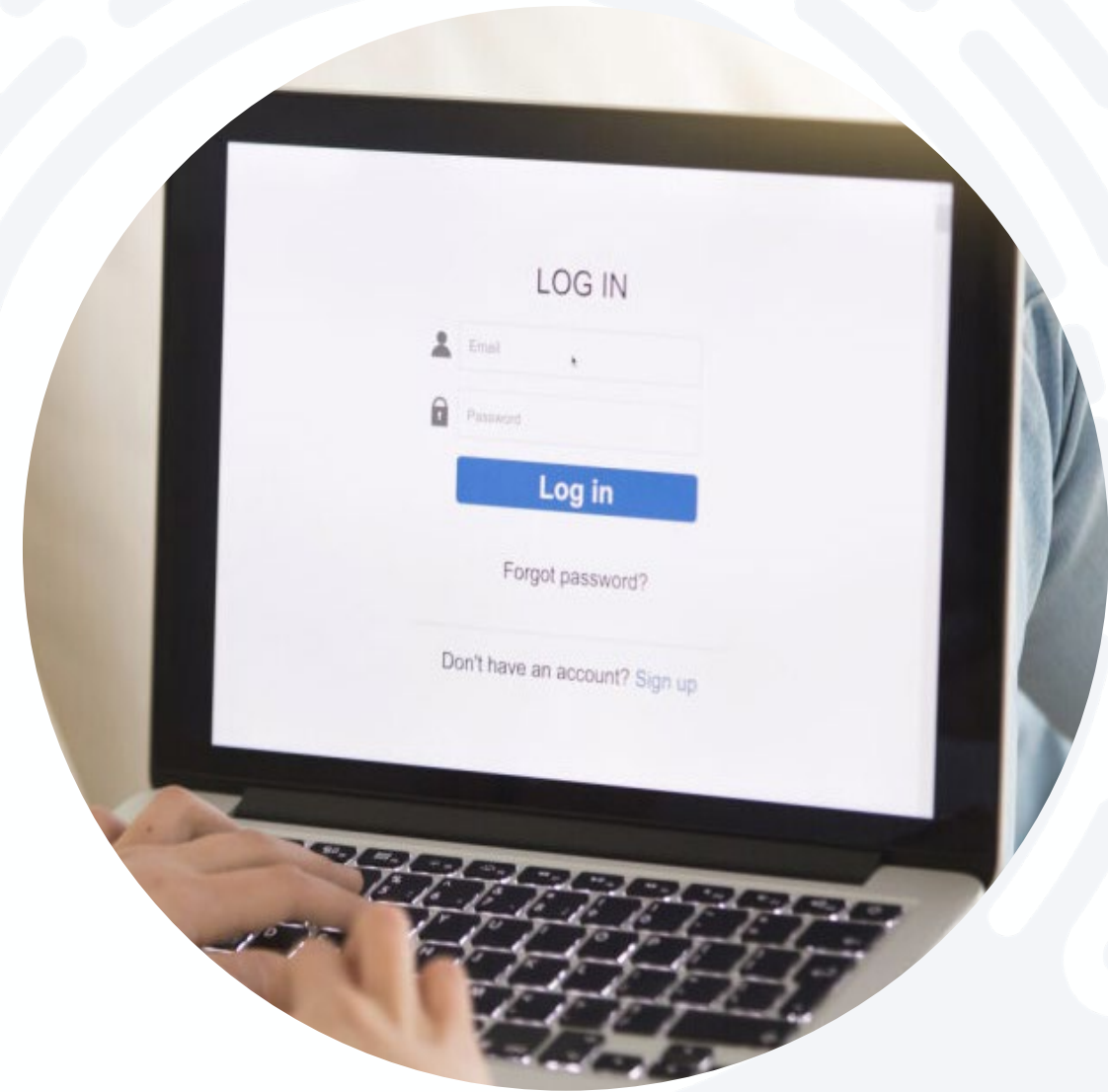
- + Downloading Apps
- + Browsing Activity
- + Travel Activity
- + Location
- + Online Quizzes
- + Device Use

BIOMETRICS

- + Voice
- + Finger or thumb print
- + Face



CREDENTIALS ARE UNIQUE TO US



- Social Security number
- Birth certificate
- Passport
- Driver's license
- Financial accounts
- Username & password

ATTRIBUTES ARE NOT UNIQUE TO US

Personal Information

Name

Address

Phone number

- Name
- Address
- Date of birth
- Phone number
- Employer

THINGS WE DO DEFINE BEHAVIORS



- Downloading Apps
- Browsing Activity
- Travel Activity
- Location
- Online Quizzes
- Device Use

BIOMETRICS ARE PHYSICAL CHARACTERISTICS

- Voice characteristics
- Finger or thumb prints
- Facial features
- Unique to us as humans

HOW THIEVES STEAL OUR IDENTITIES

LOST OR STOLEN ITEMS

- Documents and devices
- Stolen items have greater risk of misuse



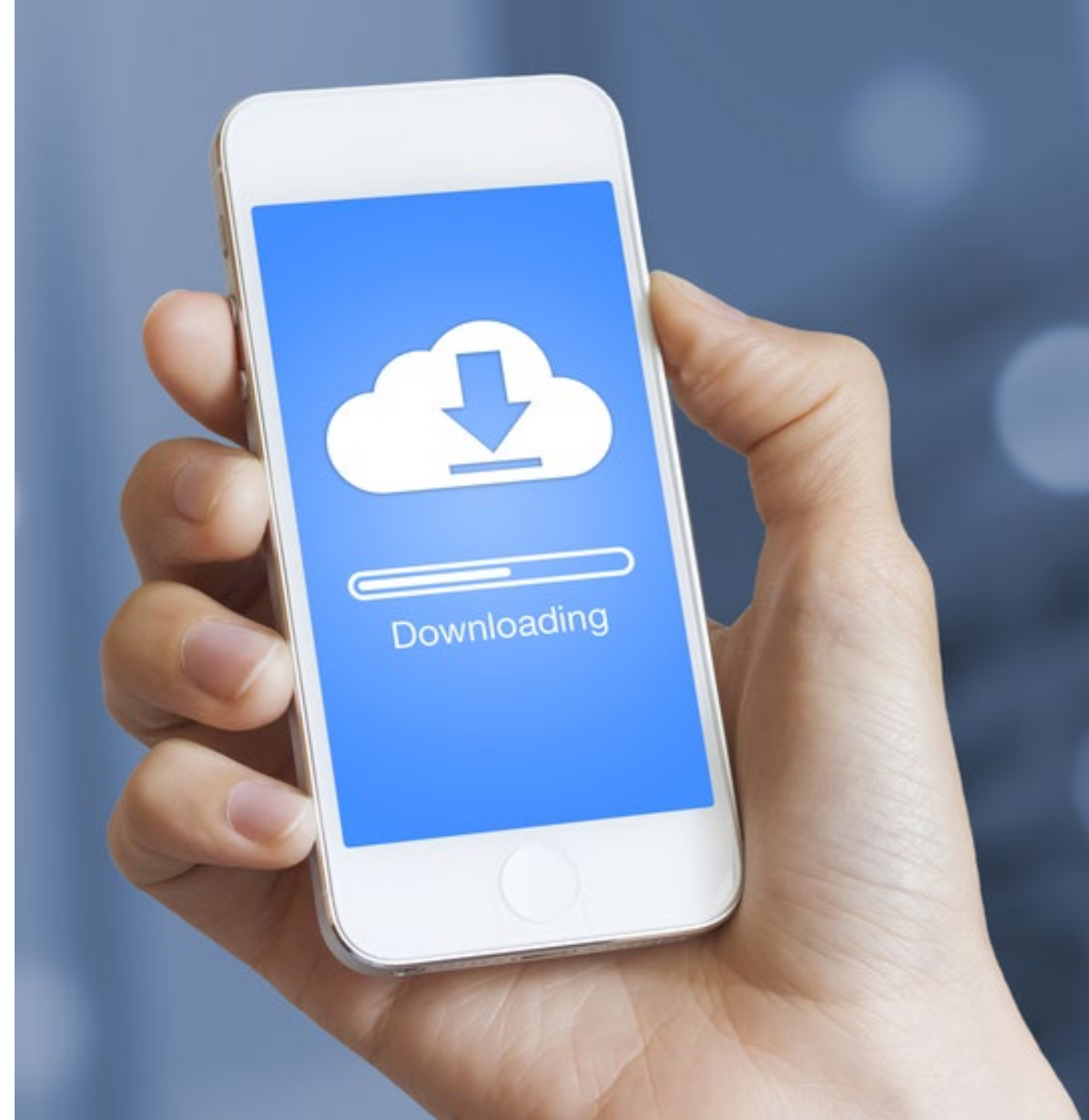
DATA BREACH

- Outside our control
- Theft of sensitive data in bulk
- Resold in smaller batches on Dark Web



“HACKED” DEVICES

- Unauthorized activity continues despite changing credentials or accounts.
- Thieves have remote access to the device and are aware of every change.



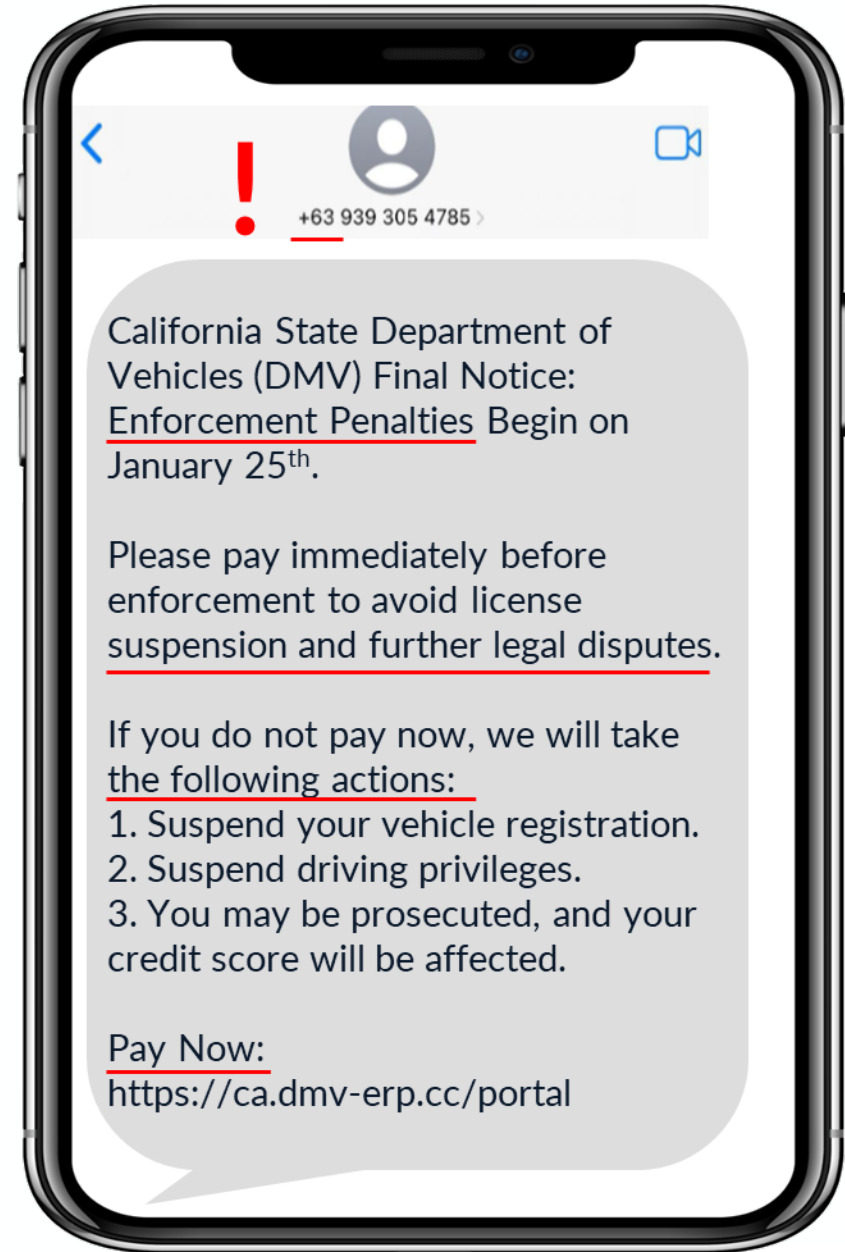
SCAMS COME IN MANY FORMS

- Romance
- Lottery
- Shipping
- Government official
- Retailer
- Shopping
- Work from home

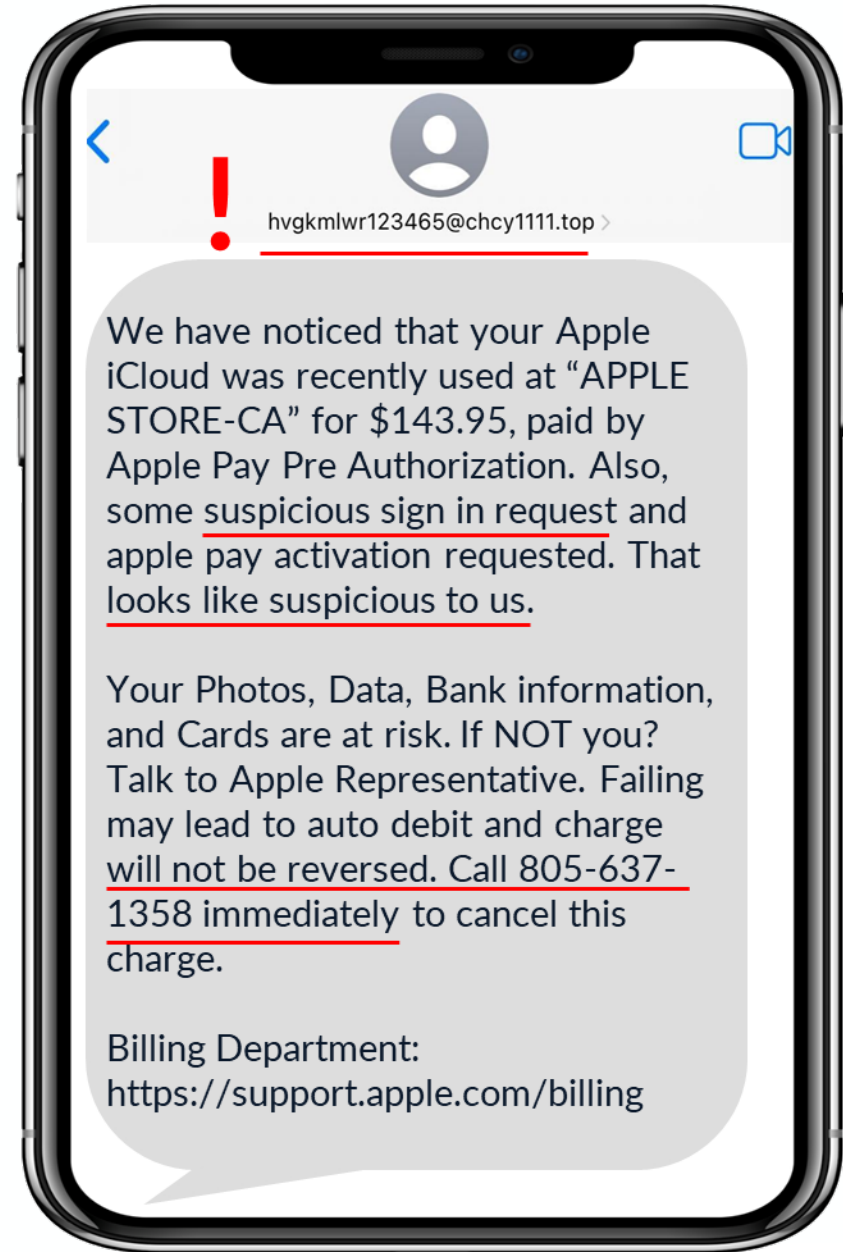
All are rooted in impersonating another person, business, or entity



SCAMMERS WILL SEND YOU TEXT MESSAGES IMPERSONATING OTHERS



SCAMMERS WILL SEND YOU TEXT MESSAGES TO GET YOU TO CALL THEM



SCAMMERS WILL ALSO
USE EMAIL TO GET YOU
TO CALL THEM

RENEWAL Confirmation Geek Squad Premium 355924540403

From: Geek.Squad43@hotmail.com

To: Mike



Order #355924540403

Membership 12JMZY44955ZO352

Good morning

Thank you for trusting Geek Squad to keep your digital life secure. As a reminder, your membership for Geek Squad Premium will renew on Mon, 18 Aug 2025 for \$ 299.00 for 2 Years.



Your plan includes:

Premium Security - Proactively blocks viruses and malware in real-time, 24/7

Browser Guard - Blocks ads, trackers, and scams

No action is required to renew your membership and continue your coverage without interruption. If you would like to opt out of auto-renewal, please contact +1 (802) 399-0510 into your account to update your membership settings. Learn more about managing your account.



SCAMMERS WILL EMAIL YOU WITH LINKS TO CLICK

From: Social Security Administration <info@el-marakby.com>
Sent: Thursday, December 11, 2025 12:11 PM
To: Eva Velasquez <eva@idtheftcenter.org>
Subject: Check Your Information: Ready for Download

Putting you
in control...



Securing today
and tomorrow

We have generated your monthly service summary for your review. Please access it securely.

!
Please click below to securely download your monthly statement.

[Download Monthly Statement](#)

For more information, please visit www.ssa.gov.

SSA.gov

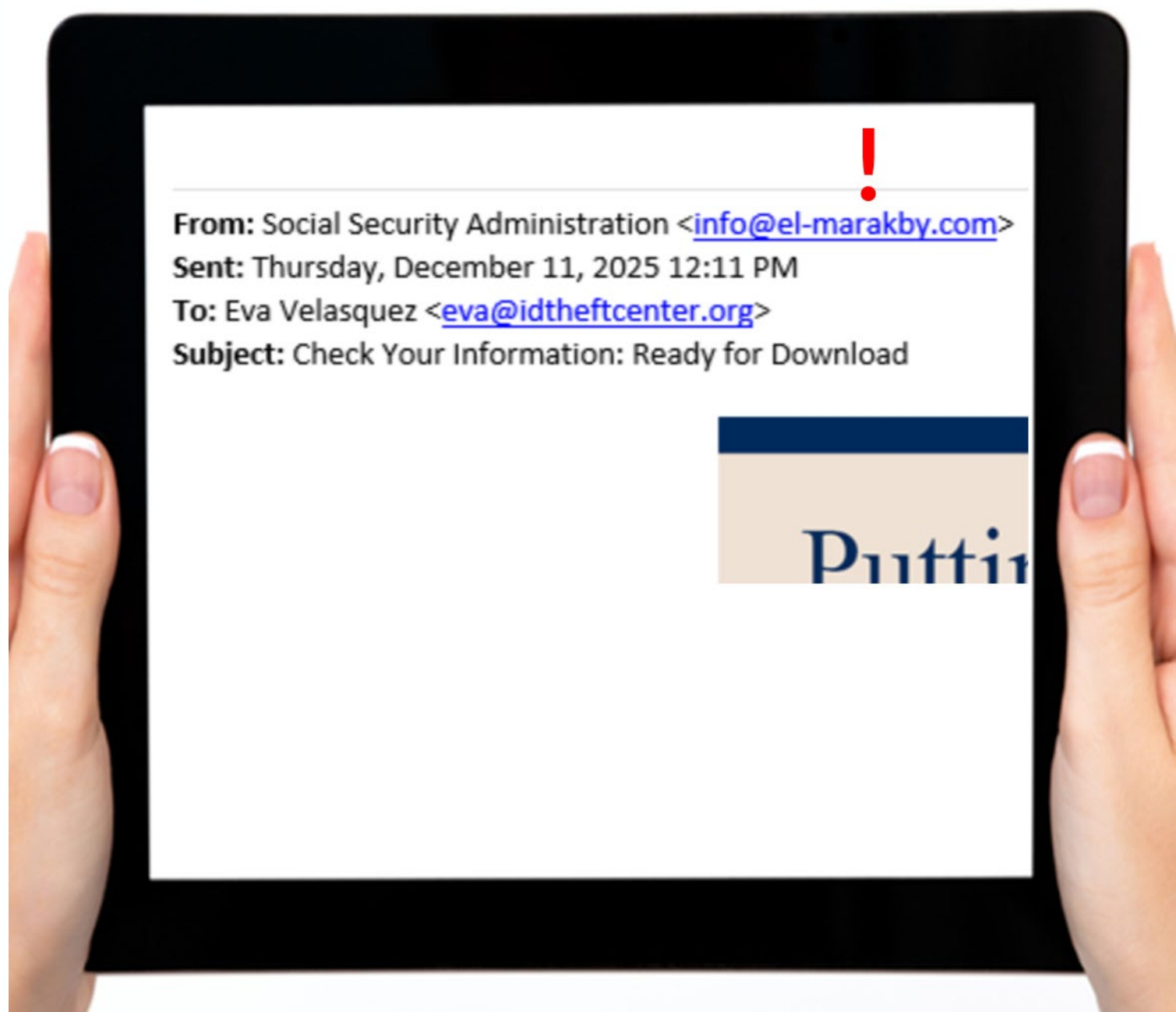
Stay Connected with Social Security:



[Manage Subscription](#) | [Unsubscribe](#) | [Help](#)

This message was sent to eva@idtheftcenter.org by the Social Security Administration.

SCAMMERS WILL EMAIL
YOU WITH LINKS TO
CLICK



SCAMMERS WILL CALL YOU TOO

- Family emergency
- Law Enforcement (FBI, DHS, etc.)
- Bank alert
- Credit, loan, or similar

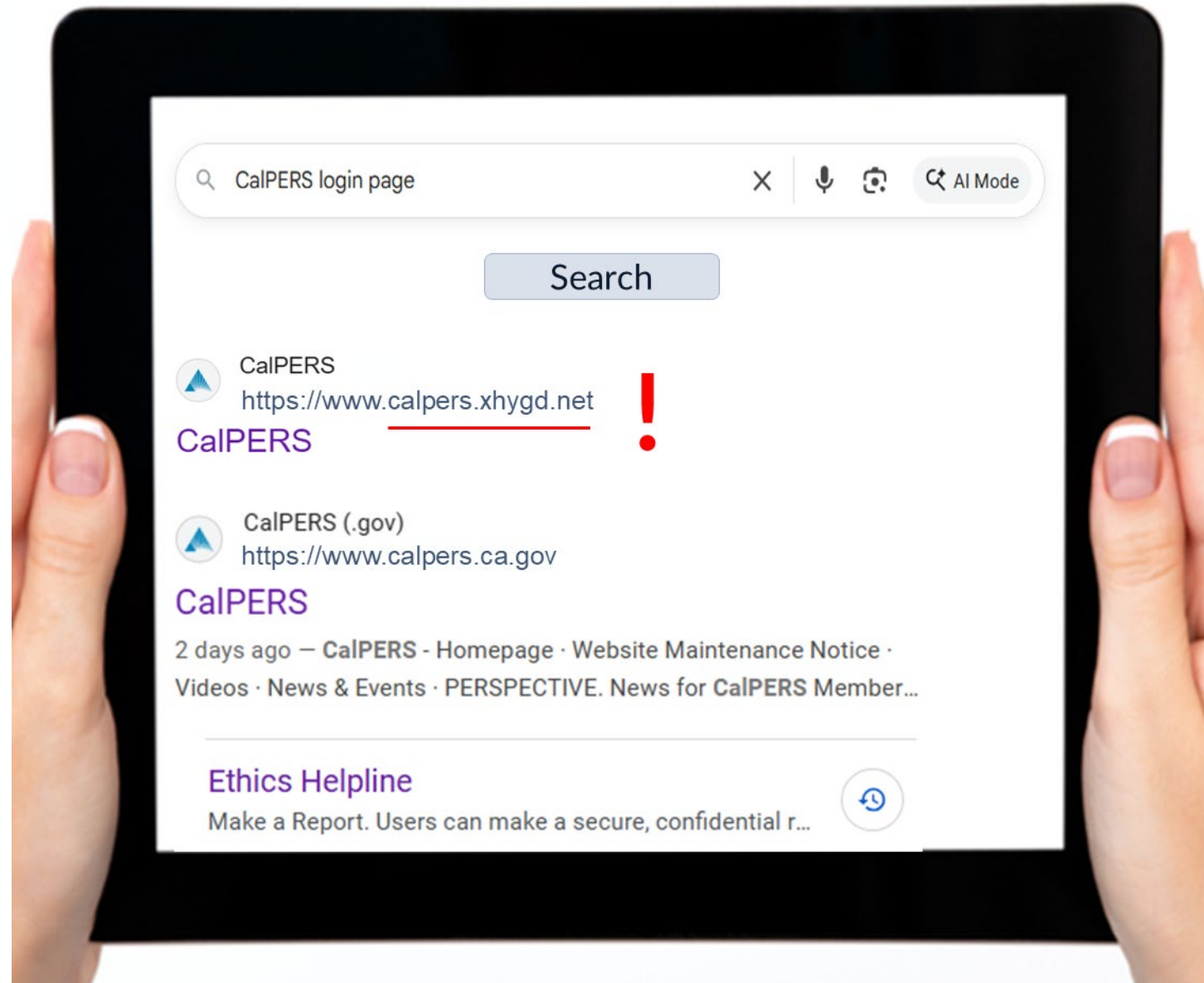


Scam voicemail recording with an AI-generated caller



SEARCH ENGINE MANIPULATION

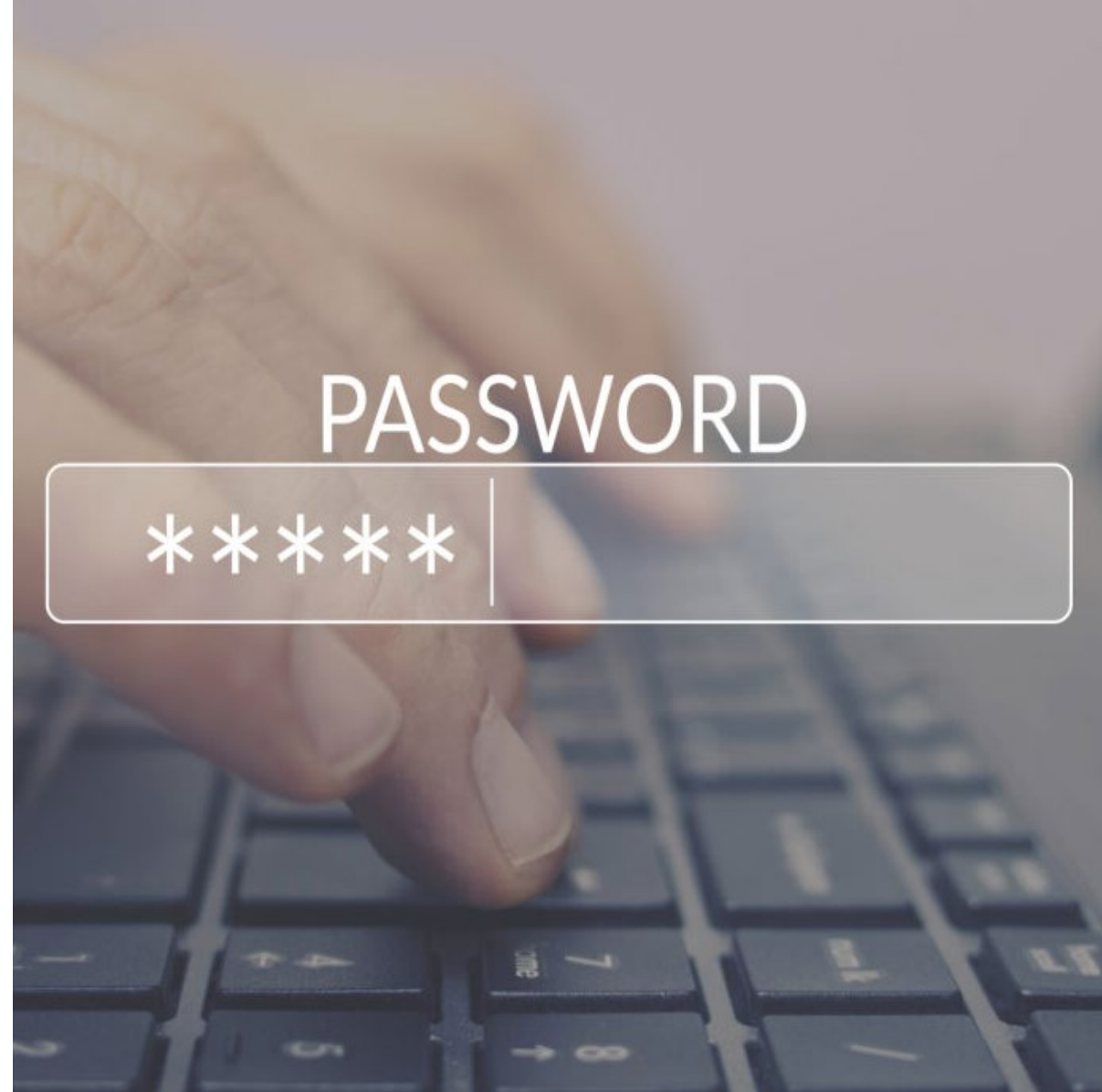
- Thieves pay to promote their fraudulent websites.
- The fraudulent sites are at the top of the list.
- Scan QR Code for more info:



HOW THIEVES MISUSE OUR IDENTITIES

ACCOUNT TAKEOVER

- Can occur online or in person; in person includes by phone call
- Online takeover provides immediate access to information and assets
- In person only works where the victim is not known personally



NEW ACCOUNT

- Credit accounts, loans, utilities, wireless carrier, and government benefit accounts
- Social media accounts are also popular to trick friends and relatives



FRAUDULENT EMPLOYMENT

- Using someone else's identity to gain employment
- Identity of a minor is commonly used for employment



FRAUDULENT TAX FILING

- Scammers collect fraudulent refunds by filing returns with someone else's identity
- Some use false W2's to show income for greater returns



DETECTING AND RESOLVING MISUSE

Common Ways One Becomes Aware

- Notified by CalPERS or other institution
- Suddenly unable to access online account
- Denied a job, benefit, product, or service
- Calls or letters from collection agencies
- Receive a breach notice

VICTIMS ARE NOT ALONE

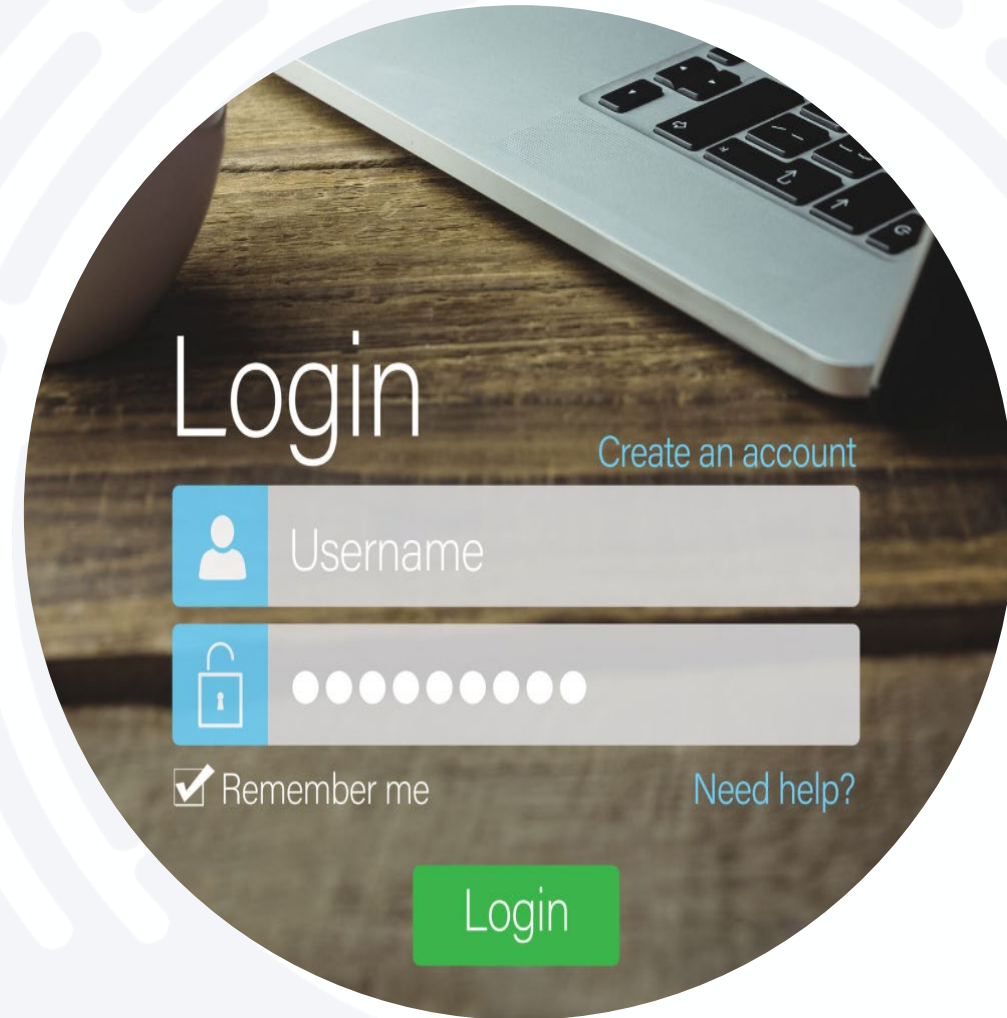
- There are people to help you if your identity is misused for unauthorized activity
- **CalPERS: 888-225-7377**
- **ITRC: 888-400-5530**



HOW TO PROTECT YOURSELF

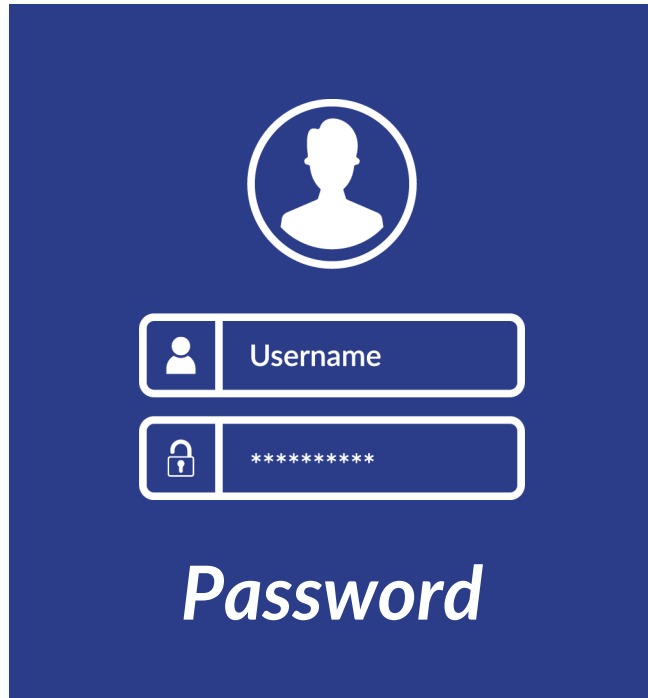
UPGRADE YOUR PASSWORD

- One password per account
- Use a password manager
- Pick a book quote, song lyric or movie quote
- 16+ characters take longer to crack



USE MULTI-FACTOR AUTHENTICATION

Send a code by text, call or email, or use an authentication app if available.



CALPERS MFA DELIVERY METHODS



Reply HELP or call CalPERS for assistance.

Confirmation of account changes will come from 888-CalPERS or 888-225-7377

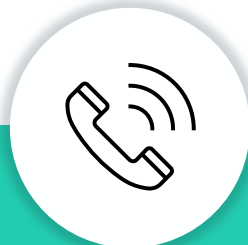
**Text/SMS from
749-43**



Email will include member name.

Do not reply; contact CalPERS for assistance if needed.

**Email from
Noreply@calpers.ca.gov**



The call will automatically disconnect after the message is delivered.

**Call from
916-795-7377**

CREDIT FREEZES AND MONITORING

- Credit monitoring is just that ... monitoring
- If you received a breach notice you likely were offered monitoring
- Freezing your credit prevents misuse
- Consider freezing your child's credit file, too



KEEP YOUR DOCUMENTS SAFE



*Secure
Personal
Information
Documents*



*Use a Mailbox
With a Lock*



*Don't Carry
Blank Checks
or Unnecessary
Credentials*



*Shred
Documents
Containing PII*

PROTECTING YOUR DEVICES

Recommendation	Computer	Smartphone
Keep all software up to date, especially antivirus and malware software.	✓	✓
Use caution with public Wi-Fi. Use a VPN if logging in to accounts.	✓	✓
Back up your data to a safe and protected location.	✓	✓
Lock your screen when not using your device.	✓	✓
Use only official app or software stores (Apple, Google, or Microsoft)	✓	✓
Use a biometric (fingerprint or face scan) to secure the lock screen.		✓
Enable “Find My iPad/iPhone” or Find My Device (Android).		✓
Set a SIM PIN with your carrier to prevent SIM Swapping attacks.		✓



Questions?



CalPERS

1-888-225-7377



ITRC

1-888-400-5530

