



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

Michael DiTurno
Director of Operations



© 2025 IDENTITY THEFT RESOURCE CENTER, ALL RIGHTS RESERVED | 888.400.5530 | IDTHEFTCENTER.ORG

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



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

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

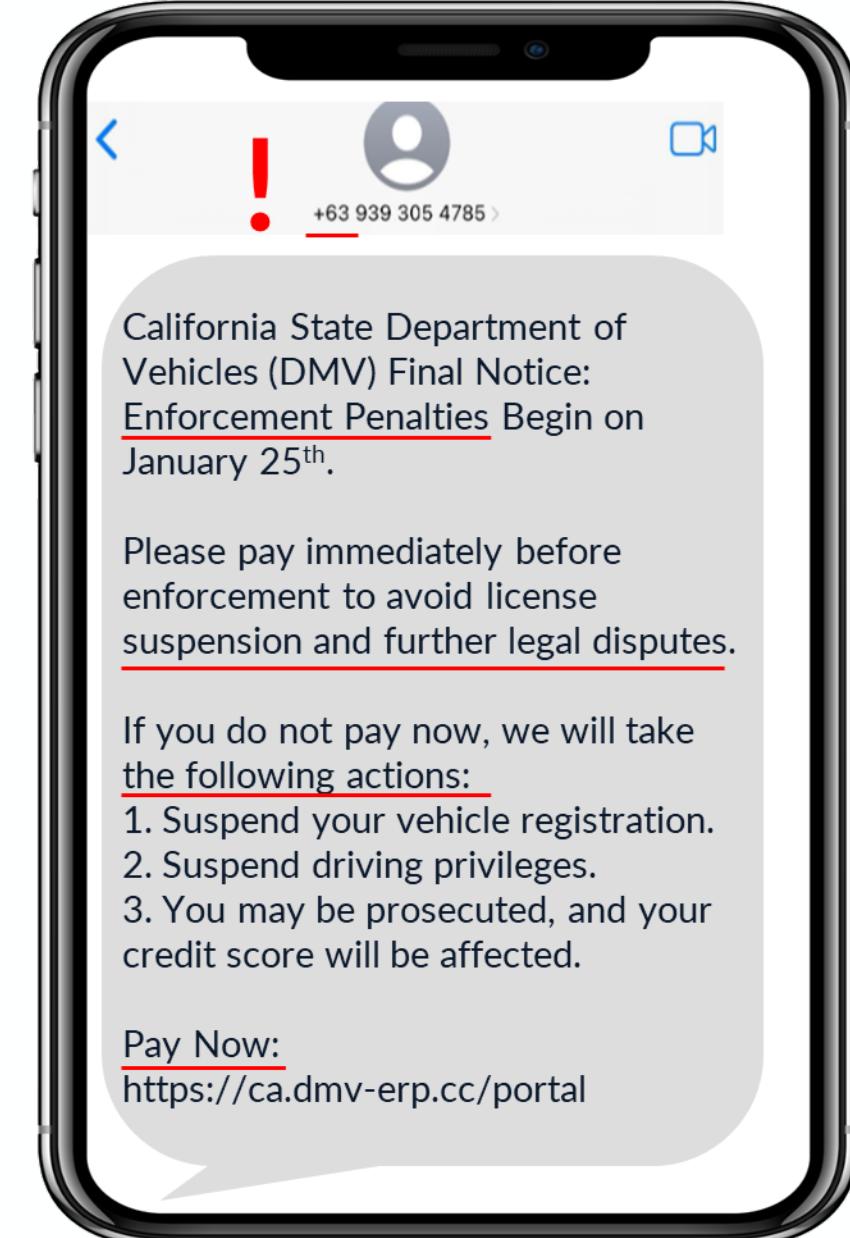


SCAMMERS WILL SEND YOU TEXT MESSAGES IMPERSONATING OTHERS

!

!

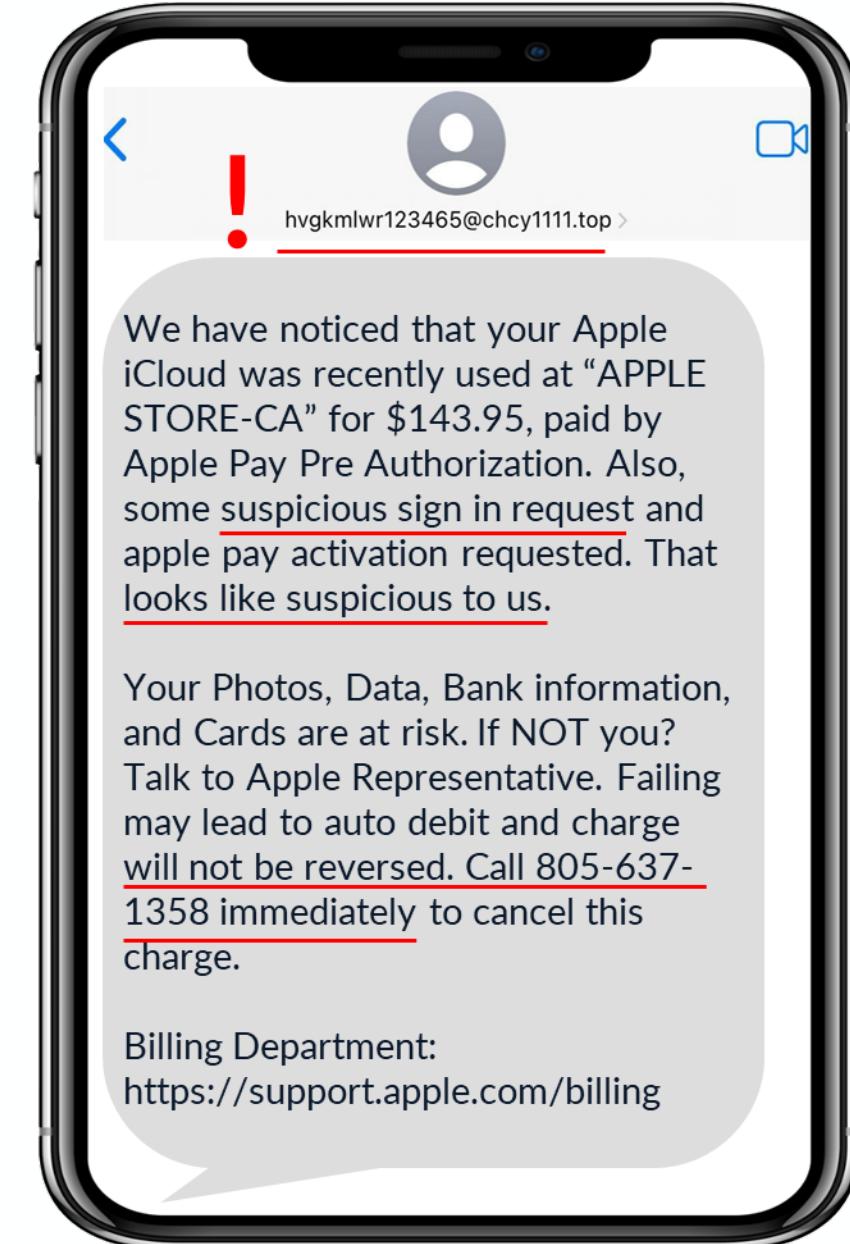
!



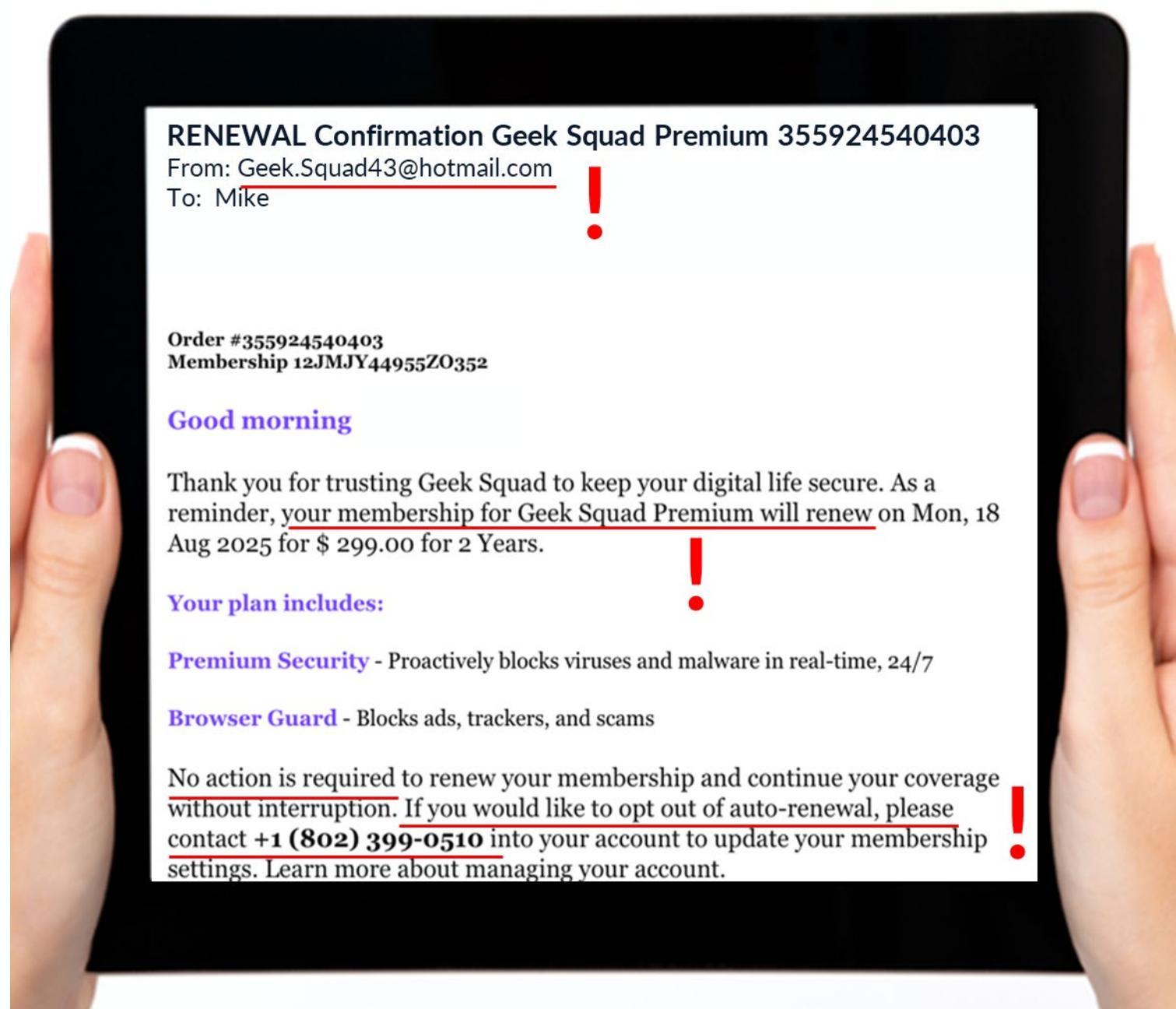
SCAMMERS WILL SEND YOU TEXT MESSAGES TO GET YOU TO CALL THEM

!

!



SCAMMERS WILL ALSO USE EMAIL TO GET YOU TO CALL THEM



SCAMMERS WILL CALL YOU TOO

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

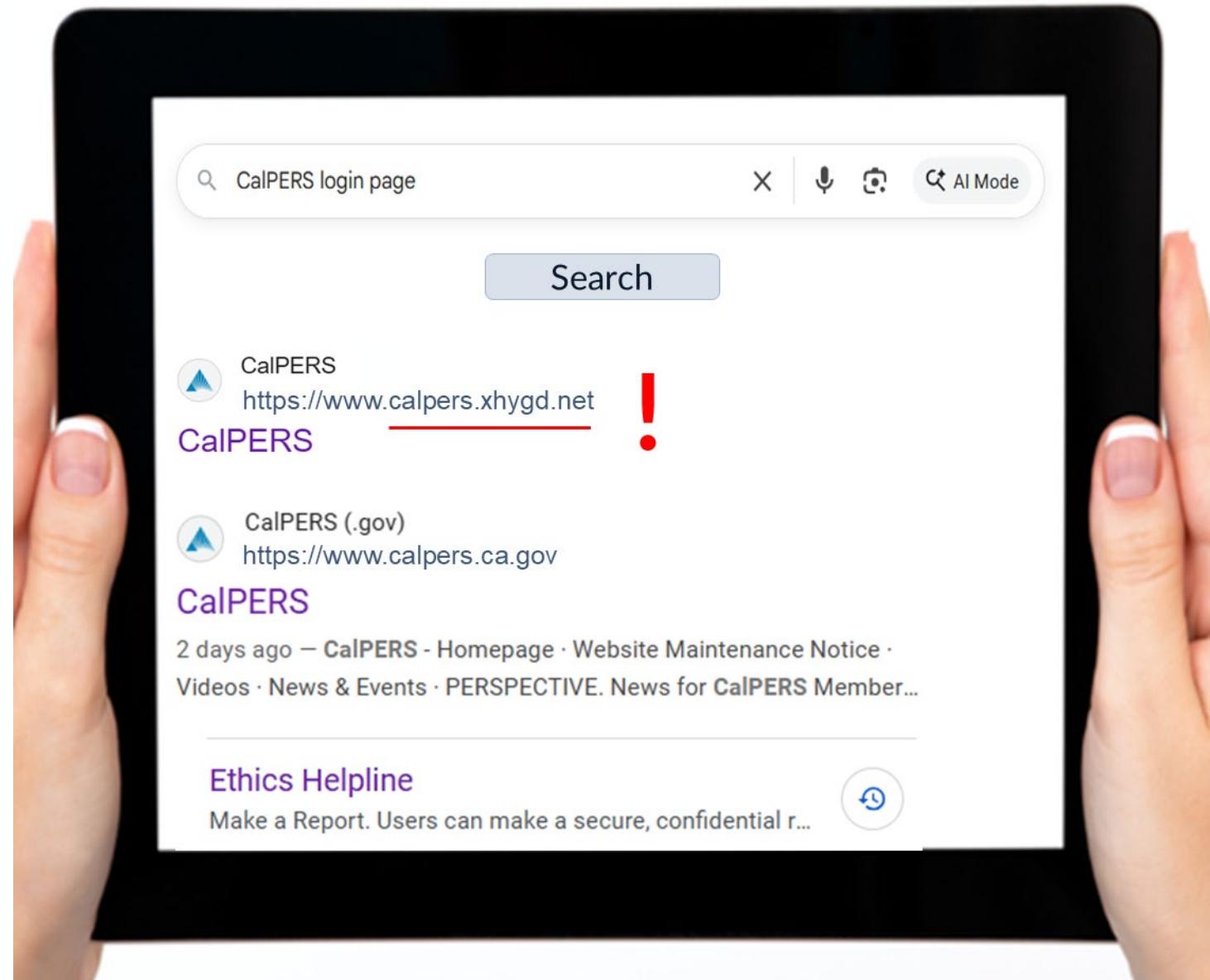


Actual Amazon Impersonation Call



SEARCH ENGINE MANIPULATION

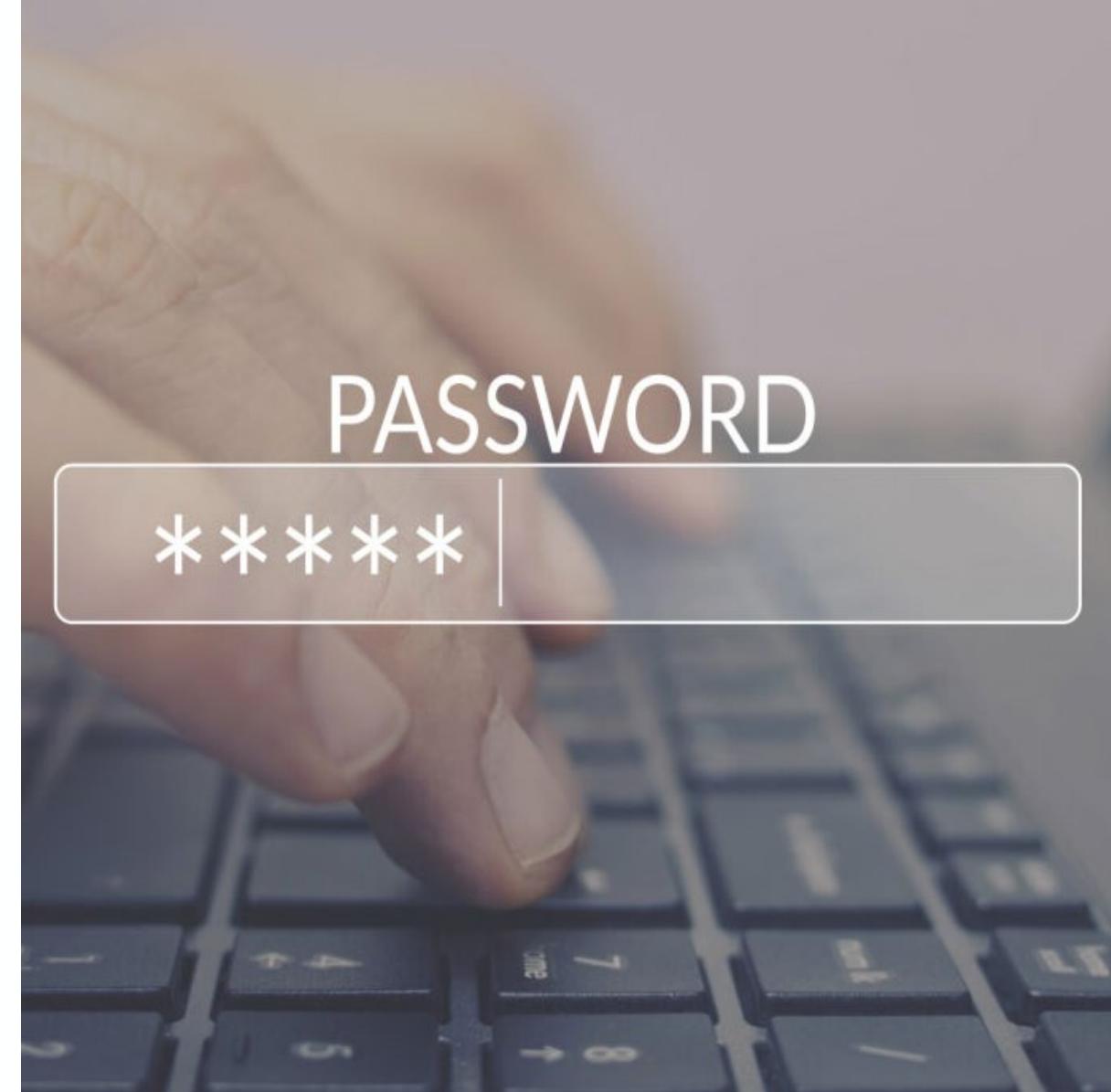
- Thieves pay to promote their fraudulent websites.
- The fraudulent sites are at the top of the list.
- Scan QR Code for more info:



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



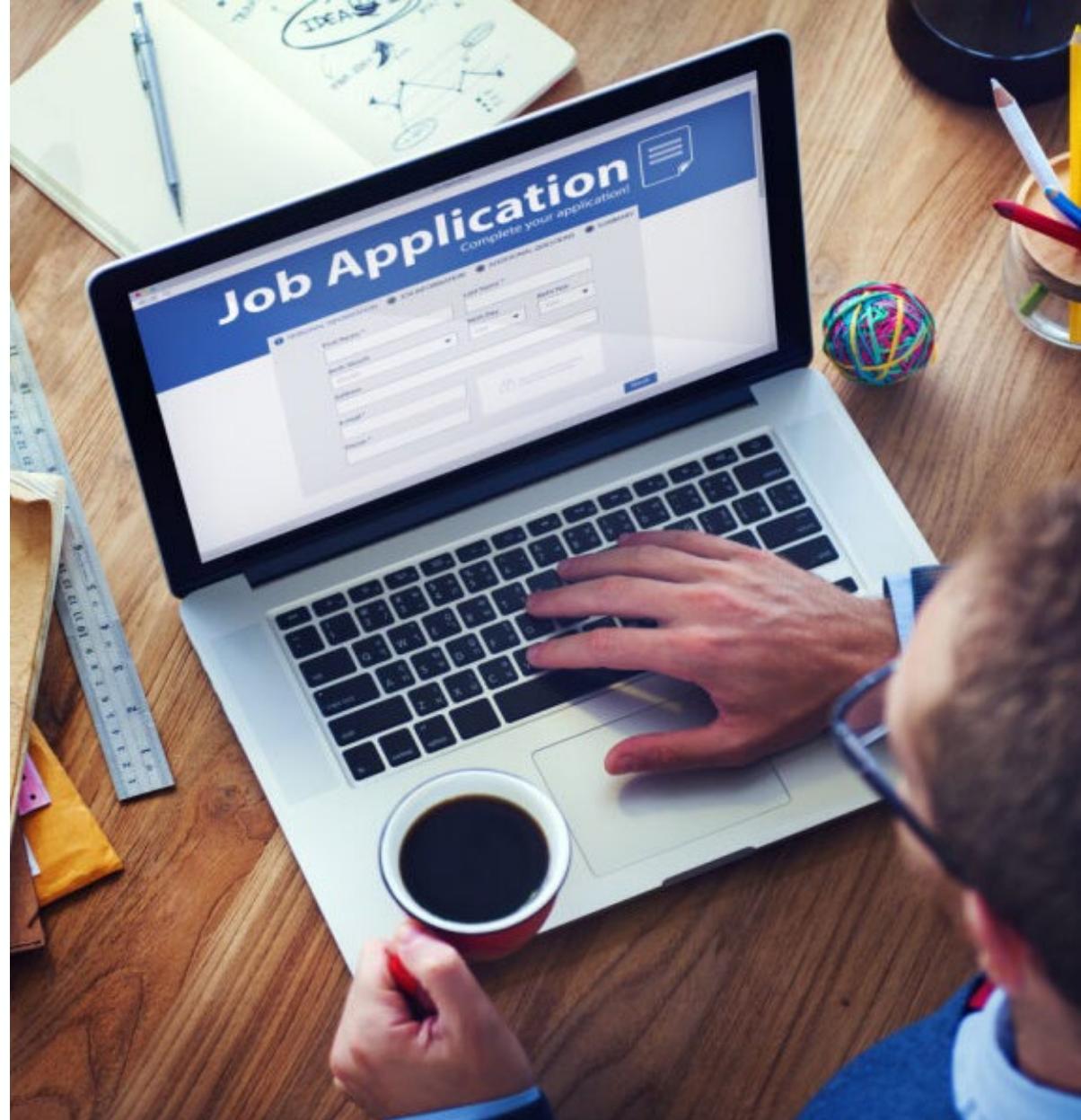
NEW ACCOUNT

- 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

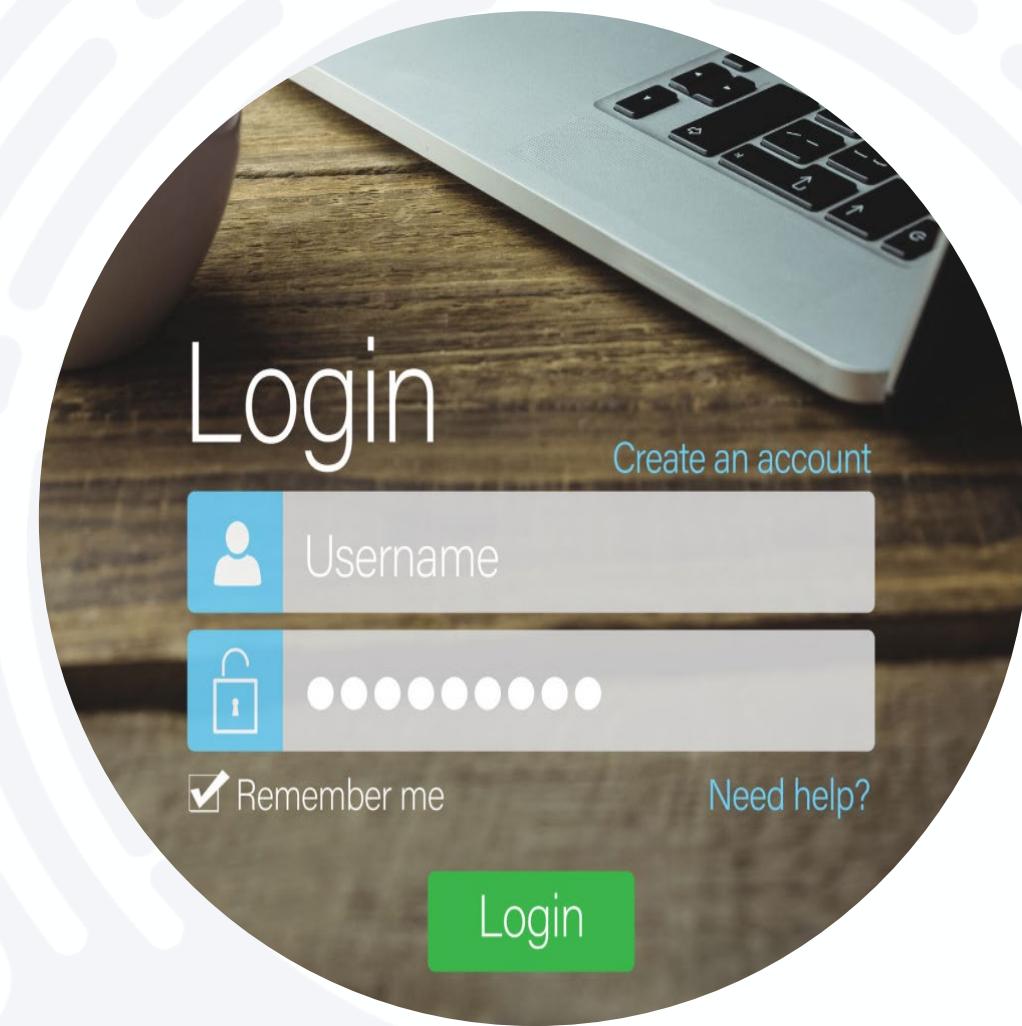


HOW TO PROTECT YOURSELF



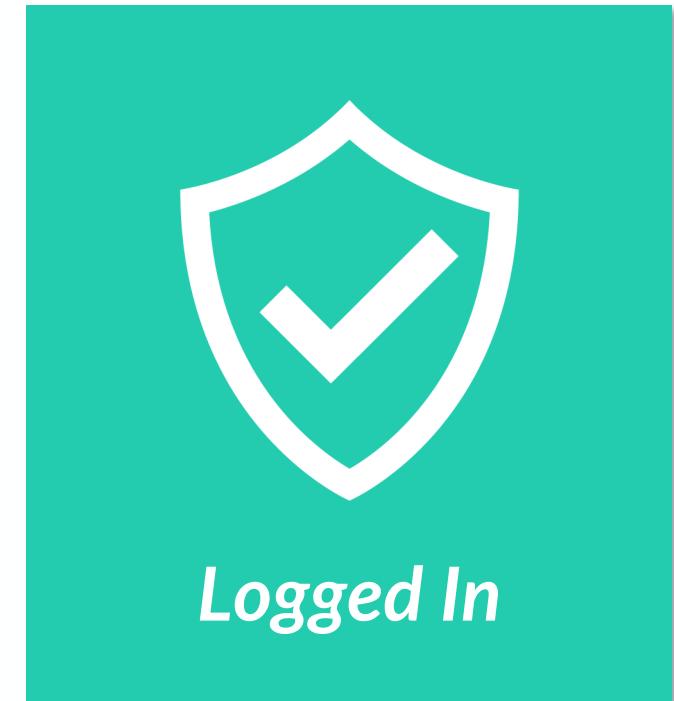
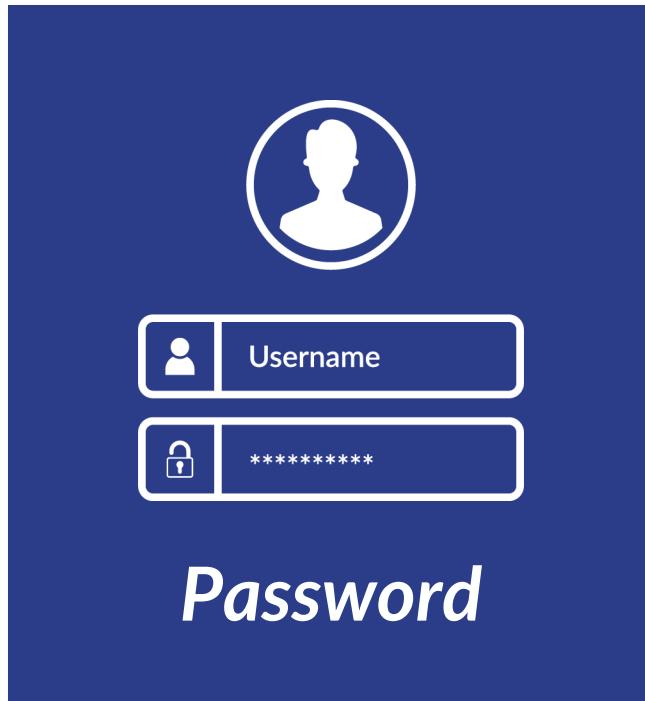
UPGRADE YOUR PASSWORD

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

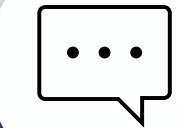


USE MULTI-FACTOR AUTHENTICATION

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



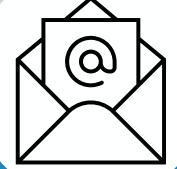
CALPERS MFA DELIVERY METHODS



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

