



JOHNSTON
COMMUNITY
COLLEGE

THE IDENTITY THEFT PROTECTION HANDBOOK

TIPS, ADVICE AND REMINDERS ON ALL
THINGS IDENTITY THEFT PROTECTION



WHAT IS IDENTITY THEFT?

Identity theft is when someone steals your personal information for their gain and your loss. Personal information can include your Social Security number, birthdate, email address and passwords. If criminals have your info, they could sell it on the dark web, open accounts in your name, or steal from your retirement. Even worse, it could be months, or even years, before you realize that you've become a victim, and restoring the damage can take just as long. This handbook will help you understand the dangers of identity theft so that you can better defend yourself and educate others on the importance of having protection.

Questions? Please visit [LifeLock.com](https://www.lifelock.com) or call 1-800-LifeLock (543-3562).

No one can prevent all identity theft.

1 - Based on an online survey of 5,389 U.S. adults conducted for Symantec by The Harris Poll, January 2018.

2- Based on a monthly online consumer survey (n=2455) conducted for LifeLock by MSI International, Oct 2017 – Mar 2018.

In today's digital world, you are more likely to actually have your identity stolen than your car stolen or your home burglarized

Identity Theft by the Numbers

Nearly 60 million Americans have been affected by identity theft¹

1 in 4

The number of people in the U.S. who have experienced identity theft.²





CYBERCRIME HAS MET ITS MATCH.

For over a decade, LifeLock has been a leader in identity theft protection by seeing a wide range of threats. But in today's connected world, threats have evolved. That's why we've teamed up with Norton, the global leader in cybersecurity. We now go beyond identity theft protection to include protection against new and existing threats, like malware and viruses,

for your PC, Mac, smartphone and tablet. Two cybersecurity pioneers have combined into one company with a single mission: being your ally against cyberthreats in today's connected world. A comprehensive cyber safety solution for your identity as well as your connected devices. Cybercrime has truly met its match.



HOW CRIMINALS COMMIT ID THEFT

ID thieves are always looking for ways to steal your personal information. Here are some examples:



MAIL THEFT

By stealing your mail, thieves can get your personal information from bills, statements, etc.



DUMPSTER DIVING

Thieves can go through your garbage to find old bills and recent receipts.



DATA BREACHES

Companies you do business with could be storing your personal information. If there's a breach, your info could be compromised.



ATM OVERLAYS

These are devices thieves install at ATM machines and gas pumps to steal your account information when your card is swiped.



CHANGE OF ADDRESS

Identity thieves can try to change your address at the U.S. Postal Service and divert your mail to get important financial information.



MALWARE & VIRUSES

Your computer can be hacked through websites, Internet programs or file-sharing networks allowing thieves to access your private personal information.



STOLEN WALLET

While some thieves might be after money, others are more interested in your personal identification to steal more than just cash.



SHOULDER SURFING

Thieves stand behind you and watch as you enter passwords, personal identification numbers or private information.



KEYSTROKE LOGGING

On public computers, gas pump displays and ATM keypads, criminals can install technologies to record the buttons you press as you enter card numbers or passwords.



VISHING

Phone scams that request personal information either by a direct caller or through voice messages.



ONLINE SHOPPING

If you mistakenly shop at a fictitious retail website or through unsecured payment systems, your credit and debit cards could be at risk.



THE DARK WEB

This is an underground, online community where criminals can go to buy and sell your personal information.



PHISHING

These are fake emails that can look surprisingly legitimate. If you get tricked into clicking a link or providing information, thieves can get your passwords and account numbers.



SMISHING

Phishing through a Short Message Service (SMS) or text message. The message will direct you to visit a website or call a phone number.

HOW THIEVES CAN USE YOUR STOLEN INFORMATION

Once a criminal has what they need, they can start committing crimes for their gain and your loss. Here are some examples:



TAX-RELATED ID THEFT

By only using a stolen Social Security number and birthdate, identity thieves can file a tax return in your name.



DRAIN ACCOUNTS

Under your name, thieves can withdraw money or make major purchases like a house or car while you're stuck with the bill.



MEDICAL ID THEFT

You may not notice this type of theft until it's time for medical treatment or an insurance claim. Thieves can use your name or insurance information to receive medical care.



OPEN NEW ACCOUNTS

Thieves can open accounts for credit cards, loans, utilities and more in order to make purchases or steal funds. These accounts may not be detected for a year or more.

The LifeLock Restoration Process

If you become a victim of identity theft, our U.S.-based Identity Restoration Team will work to resolve the issues so you can focus on more important things. Here's the nine-step process:

- 1 Member signs a Limited Power of Attorney form to allow LifeLock to work with merchants on the member's behalf during the restoration process.
- 2 LifeLock assists the member in filing the FTC affidavit of identity theft, setting a 90-day or 7-year fraud alert with the credit bureaus, and request credit reports.
- 3 LifeLock sends the claim kit to the member and assists the member in submitting their insurance claim for LifeLock benefits.
- 4 Once the claim kit is returned, LifeLock will call the merchant to confirm what documents are required and what method they prefer to receive them.
- 5 If needed, LifeLock will provide lawyers, accountants or investigators to work on the member's behalf.
- 6 LifeLock will conduct follow-up calls with the merchant to ensure resolution, including handling any credit disputes that may arise.
- 7 LifeLock will provide case status updates to the member throughout the case until closure.
- 8 LifeLock will document the identity theft and resolution in case of future related identity theft events.
- 9 Finally, LifeLock will request a release letter from merchants, order a credit report 90 days after closure and follow up with the member in 4 months to ensure that the member has received the report and that the identity theft is resolved.

IDENTITY THEFT RESTORATION. DON'T GO THROUGH IT ALONE.



LifeLock's Three-Layered Approach To Protection

-  **DETECT & ALERT**
We can detect a wide range of threats and will alert you by phone^{††}, email or text if we find suspicious activity.[†]
-  **RESTORE**
If you become a victim of identity theft while a LifeLock member, a dedicated U.S.-based Identity Restoration Specialist will work with you from start to finish to help fix the issue.
-  **MILLION DOLLAR PROTECTION™ PACKAGE^{†††}**
LifeLock helps protect you with reimbursement for stolen funds and compensation for personal expenses as a result of identity theft based on the limits of your plan and provides coverage for lawyers and experts, if needed, to help resolve your case.^{†††}

Questions? Please visit [LifeLock.com](https://www.lifelock.com) or call 1-800-LifeLock (543-3562).

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[†] LifeLock does not monitor all transactions at all businesses.

^{††} Phone alerts made during normal local business hours.

^{†††} Reimbursement and Expense Compensation, each with limits of up to \$1 million for Ultimate Plus, up to \$100,000 for Advantage and up to \$25,000 for Standard. And up to \$1 million for coverage for lawyers and experts if needed, for all plans. Benefits provided by Master Policy issued by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at: [LifeLock.com/legal](https://www.lifelock.com/legal).



WHY LIFELOCK?

LifeLock is the # 1 most recognized brand in identity theft protection.¹

- Founded in 2005
- Trusted by Over 5 Million Members
- Available From a Variety of Partners, Employers and Retailers
- Will Never Sell Your Data
- LifeLock was named a Top Trusted Website by the Online Trust Alliance in 2016 and 2017

We don't just alert[†] you to potential identity theft, we work to fix it.

LifeLock membership starts at \$9.99 a month (plus applicable sales tax). Learn more about plans and features at LifeLock.com.



“Future Protected”

“I am so busy and worry about everything being done. LifeLock gives me one less thing to worry about.”

Belinda Townsend, member for 10+ years, on May 31, 2016



“LifeLock gives peace of mind”

“4 years ago, I felt like I had been hit with identity theft. I immediately contacted LifeLock and from that point forward, my stress and anxiety was lessened. I never stop feeling some stress but having LifeLock as my partner was the best move I ever made.”

Shelly Belle, member for 4 years, on May 29, 2016

*A fee applies for restoration of identity theft events that occur prior to membership.

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HERE ARE SEVEN PLACES WHERE A SMALL CHANGE CAN MAKE A BIG DIFFERENCE.

1 Get LifeLock Identity Theft Protection

- LifeLock sees a wide range of threats to help protect your identity
- 24/7 Identity Protection Agents to answer any questions
- Million Dollar Protection™ Package^{†††}
- Dedicated, U.S.-based Identity Restoration Specialist if you become a victim

2 In Your Wallet/At Your Home

- Use crosscut shredders for personal, financial or legal documents
- Retrieve mail promptly and investigate if your mail is late
- Don't carry unnecessary identifying personal information
- Keep your wallet and purse secured when out in public

3 Shopping Online

- Create Internet passwords with combinations of letters and numbers
- Avoid creating passwords that are obvious or used often
- Keep passwords out of plain sight
- Make sure business and shopping are getting done on a secure site—you can tell if it's secure by a lock featured in the search bar and uses "https" addresses
- Check billing statements for the correct company name, amount and purchase information
- Only share the necessary information when creating a login account

4 Credit and Debit Cards

- Use credit cards instead of debit cards when possible
- Take advantage of free credit monitoring services

- Don't swipe your cards multiple times or through separate machines
- Make sure that cashiers swipe your cards in front of you
- Check your entire statement every month for every card and bank account
- Avoid carrying any debit or credit cards that aren't absolutely necessary
- Cancel a card immediately if suspicious charges are found

5 At the Bank

- Avoid giving personal information over the phone to anyone who claims they are working for a bank or credit card company unless you previously initiated contact
- Use direct deposit when possible
- Investigate late statements or correspondences from your bank
- Take advantage of free credit monitoring services

6 Phone, Email and Computer

- Be suspicious of any unexpected emails asking for personal information
- Physically destroy your hard drive before selling or discarding your computer
- Install reputable anti-virus software and keep it up-to-date

7 In the Mail

- Avoid placing outgoing mail into unlocked curb side mailboxes
- Don't write account numbers or personal information on the outside of envelopes
- Have the post office hold your mail if you're leaving town for more than a day or two

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^{†††}Reimbursement and Expense Compensation, each with limits of up to \$1 million for Ultimate Plus, up to \$100,000 for Advantage and up to \$25,000 for Standard. And up to \$1 million for coverage for lawyers and experts if needed, for all plans. Benefits provided by Master Policy issued by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at: LifeLock.com/legal.

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