



IDENTITY RECOVERY COVERAGE

Creative Thieves: Ways to Steal Your Identity

Never underestimate the creativity of thieves. The scams and techniques they deploy are almost endless, ranging from low-tech means like sorting through your trash to high-tech schemes that entail constructing elaborate but fictitious websites. Here are just a few of the ways that identity theft occurs.

1. **Mailbox theft.** Identity thieves steal pre-approved credit card offers or stock brokerage, bank and credit card statements, tax information and other documents containing your personal from your mailbox. This is particularly common after year-end when such documents are routinely mailed.
2. **You were moved.** Criminals file a change of address form with the Post Office and divert your mail to another location to steal your personal information.
3. **Bogus charitable appeals.** A person calls you, claims to be affiliated with a reputable charity, and requests a donation for a worthy cause and your credit card and other personal information. Seniors and the infirmed are vulnerable to these "appeals."
4. **Refinance now.** A bank or refinance company calls and asks if you want to refinance your home to get a great rate. You're asked some innocent questions to get you used to answering and then they ask for your Social Security number so they can check your credit in order to get you the "most favorable refinance rate."
5. **Skimming.** A waiter at a restaurant or service person at a business where you are making a credit card purchase passes your credit card through a small electronic device which copies the magnetic strip and other details. These are transferred on to a machine which copies the details on to a fake card.
6. **The government guise.** An identity thief posing as the IRS mails you an official looking IRS form that you're asked to complete and return with your personal information so they can process your refund.
7. **Your husband has a problem.** Thieves call homes during the day posing as a credit card issuer, they inform you that "your husband's payment is overdue." Playing on your guilt and surprise they request personal information in order to resolve his "problem."

8. **We owe you money.** You get a phone call you from someone who tells you that you are entitled to a significant tax refund; they just need your credit card number to charge the nominal shipping expense and your social security number to confirm the refund amount.
9. **Phishing by e-mail.** You get an e-mail from your Internet Service Provider (ISP) offering to upgrade your service. The e-mail has a link to a website that looks and feels exactly like those your ISP uses. You're asked to enter your personal information to receive the upgraded service. Identity thieves then use your data to open new accounts and make purchases.
10. **Trash pick-up.** You conscientiously place your trash by the curb the night before pickup. Identity thieves posing as people out for an evening stroll go through your trash and remove documents with your personal information.
11. **Credit check.** Posing as your employer, landlord or someone else with a legitimate reason, identity thieves request firms with your records to supply your social security number or other personal information.
12. **Inside job.** An employee in Human Resources or Payroll with access to your personal information agrees to sell it to identity thieves who use it to create a new you and new accounts in your name at another address.
13. **Cleaning up.** Domestic help or contractors enter your home with your permission and collect social security numbers and other information from documents you've left out and unsecured. Dishonest neighbors and even family members that might be invited in have also resorted to this tactic.
14. **Hacking around.** Identity thieves hack websites containing your personal information or account numbers like catalogue companies and use it to create new accounts.
15. **Free checking.** Thieves steal bill payments you've deposited in an outside mailbox, and learn your name, address, account numbers and even how you sign your checks. Then they open a new account elsewhere and have statements sent to another address.
16. **Shoulder surfing.** Thieves watch from a nearby location as you punch your telephone calling card or credit card information into a telephone or computer.
17. **Doing your taxes.** Identity thieves file a tax return in your name using information they have stolen and have your refund check sent to themselves.

Protecting yourself from identity theft takes vigilance on your part. It also helps to have an insurance backstop should you find yourself a victim of this crime. Insurance products for identity theft vary widely and most only cover the expenses you incur in the steps you take to correct your credit and identity records. Yet the real cost is time. Better insurance programs offer services where an experienced professional will assist you and perform many of the tasks in your behalf, saving you time and aggravation.

For more information about how you can protect yourself from creative identity thieves contact **Panhandle Farmers Mutual Insurance Company** or **your local agent**. For more information call **1-888-844-2649**.