



BUCKEYE SHIELD BENEFITS

Life's Protection

Business Identity Theft Today

P. Rodney Holder,
CITRMS, CRMC

"The IRS has no idea how many cases of **identity theft** exist."

-NINA OLSON,

Head of the IRS Taxpayer Advocate office, who reported to Congress that identity theft has emerged as one of the top problems facing taxpayers

"**A stolen identity** is a powerful cloak of anonymity for criminals and terrorists...and a danger to national security and private citizens alike."

-Federal Bureau of Investigation

"The truth is that **all citizens are vulnerable** to these kinds of cyberattacks."

-Rep. Bob Goodlatte, R-Va.

The IRS refunded \$4 billion to identity thieves last year.

Rodney Holder

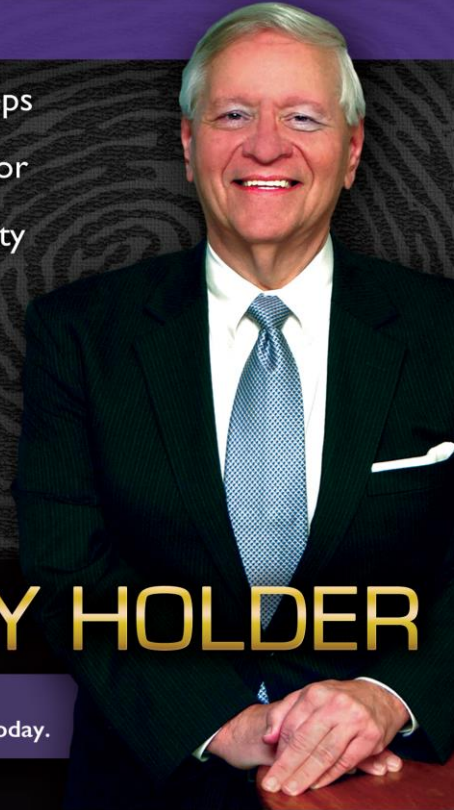
is blessed to be "America's Premier Identity Theft Prevention Advisor", speaker, author and a benefits broker. He has delivered over 2000 presentations in the area of leadership, sales and privacy. Rodney has traveled across the country to provide training for law enforcement, municipalities, schools, and business groups of all types.

He lives in Tuscaloosa, Alabama

DEPLOY PREDATOR SURVEILLANCE

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Ultimate Action Steps
to Protect, Secure or
Recover Your Identity
NOW...



RODNEY HOLDER

Safeguard your business and children from cyber thieves today.

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Identity Theft Today

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What is Identity Theft

- Identity theft occurs when someone uses your personally identifying information, like your Name, Social Security number, your Childs' unused Social Security number, or your Credit Card number, without your permission, to commit fraud or other crimes.
- A lot of people think about privacy but don't really care until something happens to them personally. It's like freedom. You don't appreciate it until it's gone. If you are a victim of identity theft, you experience a change of world view; you realize how little control you have over your world.
- The biggest threat to our identities (and to valuable corporate data) is our lack of a privacy concern. Few of us have ever been trained to respond appropriately when someone requests our sensitive information. Think of how easily you give your information away on the Internet when someone promises you a free gift.

What is a credit freeze?

Some, but not all states allow you to place a credit freeze with the three credit bureaus. This means that no new creditors will be able to access your credit report for any reason. Any new account that you or a potential identity thief try to open will simply not be opened. In order to place this freeze, there is usually a fee of around \$10.00 that must be paid to each credit reporting agency. So it would cost around \$30.00 to completely freeze your credit. If you actually do want to obtain credit, you must unfreeze your credit, which may also have a cost associated with it. Then, to freeze it again incurs another charge.

What is a fraud alert?

A fraud alert requires each of the three credit bureaus, Experian, Equifax and TransUnion, to use "reasonable policies and procedures" to verify your identity before opening an account in your name. This usually means that they will call you to confirm that you did indeed request that a new account be opened. An initial fraud alert remains on your account for 90 days and thus must be re-requested every 90 days if you want to continue to have this protection. You can do this yourself with one of the credit bureaus - you only need to set the alert with one bureau because they are legally required to set it with the other two.

RFID - Radio Frequency IDentification

How often do you go to the store on a monthly basis? Maybe you go down to the local coffee shop every morning before work. This is prime hunting ground for an attacker to steal all of your credit card information without ever touching you, using equipment they got on ebay. These are the threats that the credit card companies and the thieves don't want you to know about

RFID, is the technology that lets you simply wave your credit card, passport or license in front of a nearby scanner instead of having to slide the magnetic stripe through it. Millions of new credit cards and passports contain these tiny two way radios. Visa calls its technology PayWave, MasterCard dubs it PayPass, Discover brands it Zip, and American Express calls it ExpressPay. These tiny tracking devices the size of a grain of dust can be used to secretly scan you and the things

Passwords

Living in a digital world means we've become accustomed to usernames and passwords. In fact, it's been estimated that we each have 27 discreet online logins -- and that number is on the rise.

Since the dawn of the electronic age, the computer password has been a trusted guardian of secrets large and small. For many people, obtaining their own password became a rite of initiation into computer culture itself. Now, growing numbers of security experts feel that the password in its common form is too old and unsophisticated for the job. Password managers are an excellent resource.

Passwords – Beyond the Basics

Beyond the password there are other things you can do to add security and protect yourself against anyone who is actively trying to steal your data. First, lie on security questions so that easy-to-find personal information about you doesn't allow a hacker to reset your password.

Additionally, turn on two-factor authentication wherever possible, especially for bank and email accounts, your password manager, and online storage sites. Two-factor authentication requires you to enter both a user name and password and, often, a unique code.

One day we may no longer have to jump through all these hoops to protect ourselves. Everyone seems to be interested in solving the password mess from Google to the National Institute of Standards and

How to Report Identity Theft?

- One of the most frustrating things about identity theft is that it is a difficult crime to stop and report. Once you realize it has occurred, the first step is to call the credit bureaus and place a fraud alert on your name to prevent new accounts from being opened. Get a copy of your credit report as well to find any new accounts that you have not opened. You will also want to close all bank and credit card accounts. The FTC should also be notified.
- Ultimately, both the opportunity to protect ourselves and the responsibility to do so fall to us each individually.

Be proactive – take control of your information.

Corporate identity theft crimes will cost businesses alone more than \$60 Billion this year.

Your business doesn't have to be one of them.

