

EVANS
WEALTH STRATEGIES
SEMINAR SERIES

IDENTITY THEFT

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IDENTITY THEFT



AGENDA

Prevention & Recovery

- What to do now
- What to do if this happens
- What we do for you

IMPACT

2021 – Loss of \$52 Billion

Affected 42 Million People*

* Kenneth Terrell, "Identity Fraud Hit 42 Million People in 2021", AARP [website], <https://www.aarp.org/money/scams-fraud/info-2022/javelin-report.html> (accessed 10 September 2023).

PREVENTION

Banks – the weakest link



PREVENTION

Passwords – 1 password - Keeper



1Password

PREVENTION

Passwords – Separate ones, Change



PREVENTION

Passwords – 2-Factor Authentication



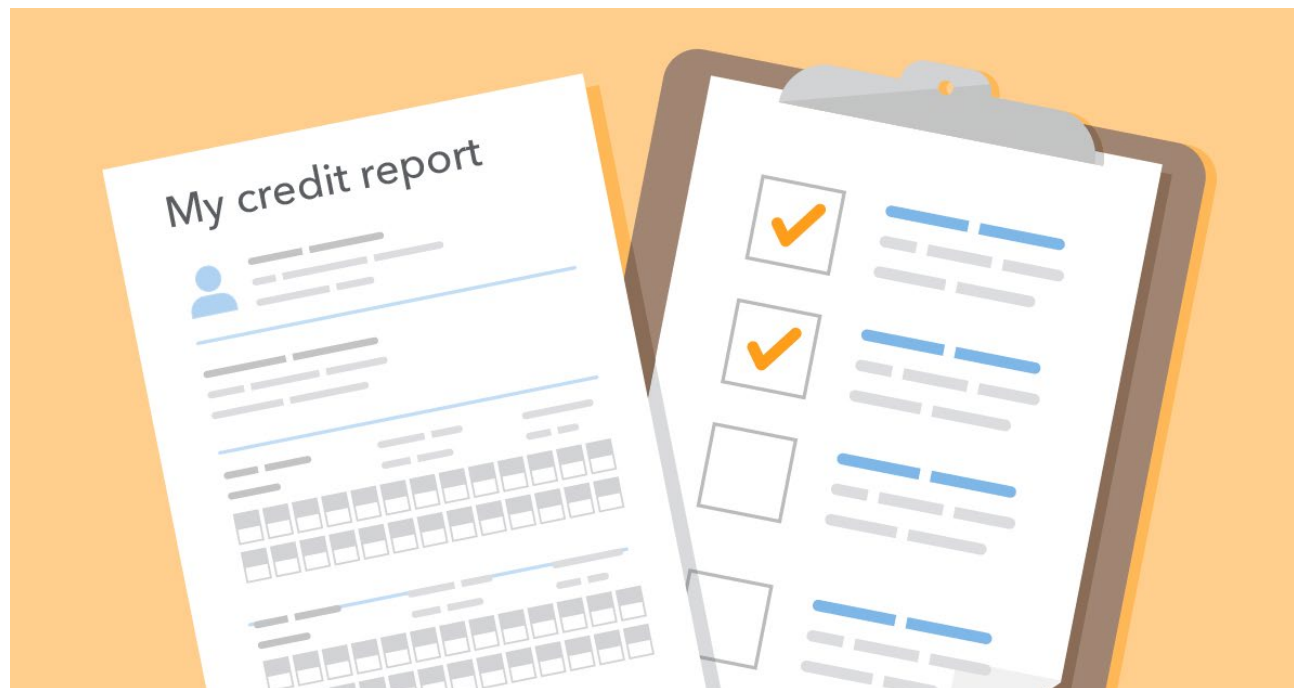
PREVENTION

Credit Bureaus – Freeze – Lift - Scores



PREVENTION

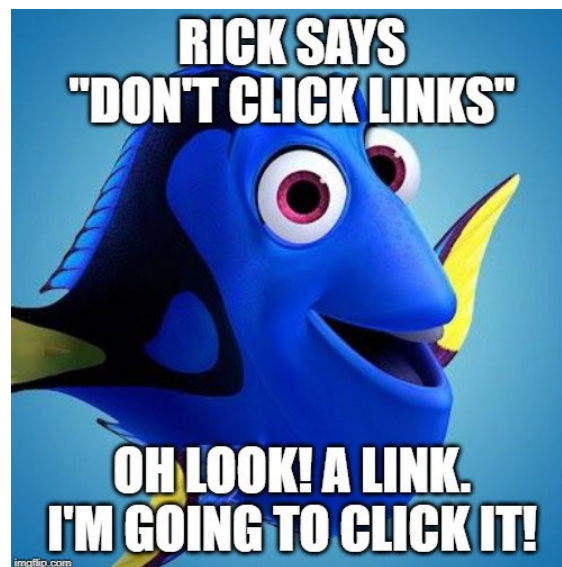
Credit Bureaus – Annual Credit Report



PREVENTION

Never Click a Link

<HTTPS://Company Name>



PREVENTION

Check Bank Statements



PREVENTION

Transaction Alerts



PREVENTION

[SSA.gov](https://www.ssa.gov)



PREVENTION

Shred



PREVENTION

Embrace the Digital Age Check Washing

DATE 6/31/2023

PAY TO THE ORDER OF I.M. PHONEY \$ 1,000,000,000

ONE BILLION AND 00/XX DOLLARS

MEMO BROOKLYN BRIDGE FUND John Doe

123456789 09 02 12346694566 0003

PREVENTION

Never Use P2P with a Stranger
Link to Credit Card, Not Bank Account



PREVENTION

Block Unwanted Calls or Texts



RECOVERY - IMMEDIATELY

1. Call the companies where the fraud occurred
 - Call the fraud department – explain identity stolen
 - Ask them to close or freeze accounts
 - Change logins, passwords and PINS

RECOVERY - IMMEDIATELY

2. Place a fraud alert on credit reports

- Experian.com/help
- TransUnion.com/credit-help
- Equifax.com/personal/credit-report-services
- Annualcreditreport.com

RECOVERY - IMMEDIATELY

3. Report identity theft to the FTC

- Complete the online form or call 1-877-438-4338 & include as many details as possible
- They will create a recovery plan for you
- Set up an account

RECOVERY - IMMEDIATELY

4. You may wish to file a police report

- Go to your local police with:
 - FTC identity theft number
 - Government issued ID with photo
 - Proof of address
 - Any other proof of theft
- Tell them your identity was stolen and you want to file a report
- Ask for a copy of the report – you may need it

RECOVERY – NEXT STEPS



Exhale

RECOVERY – NEXT STEPS

5. Close new accounts opened in your name
 - Explain that someone stole your identity
 - Ask the business to close the account
 - Ask the business to send you a letter that this was fraud
 - Keep the letter to use if the account shows on your credit report later

RECOVERY – NEXT STEPS

6. Remove bogus charges

- Explain that someone stole your identity
- Ask the business to remove the charges
- Ask the business to send you a letter confirming removal of charges
- Keep the letter to use if the account shows on your credit report later

RECOVERY – NEXT STEPS

7. Correct your credit report

- Explain that someone stole your identity (write or call)
- You will need a copy of your identity theft report
- Explain which information was fraudulent
- Ask them to block that information
- Do this for all 3 companies

RECOVERY – OTHER POSSIBLE STEPS

8. Other Steps

- Check SSA.gov
- Send debt collectors a copy of fraud report
- Do you need a new driver's license?
- New passport?
- Federal Communications Commission

WHAT WE DO FOR PREVENTION

1. We know who you are
2. We know your spending habits
3. We will talk to you for confirmation
4. Trusted Contact
5. Raymond James – Security
6. Raymond James – Fraud & Seniors at Risk

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thank you

Thank You for Attending the
Identity Theft Seminar
Part of the Evans Wealth Strategies
Seminar Series

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