Identity Theft Protection

Who?

Short Answer: Anyone

Long Answer: Identity Theft can happen to anyone, and at CSU that means not only Students, but Faculty and Staff as well. Attackers don't care who you are, they care what they can get out of you.

What?

Short Answer: An attacker stealing your credentials, social security number, or other PII (Personally Identifiable Information) to masquerade as you.

Long Answer: Identity theft places a burden on its victims and presents a challenge to businesses, organizations and government agencies, including the IRS. Tax-related identity theft occurs when someone uses your stolen social security number to file a tax return claiming a fraudulent refund. Unlike your fingerprints, which are unique to you and cannot be given to someone else for their use, your personal data especially your Social Security number, your bank account or credit card number, your telephone calling card number, and other valuable identifying data can be used, if they fall into the wrong hands, to personally profit at your expense. In many cases, a victim's losses may include not only out-of-pocket financial losses, but substantial additional financial costs associated with trying to restore his reputation in the community and correcting erroneous information for which the criminal is responsible.

Prevent Identity theft from happening to you

Identity theft is a serious problem affecting more people every day. That's why learning how to prevent it is so important. Knowing how to prevent identity theft makes your identity more secure. The more people who know how to prevent identity theft, the less inclined others may be to commit the crime. Preventing identity theft starts with managing your personal information carefully and sensibly. We recommend a few simple precautions to keep your personal information safe:

- Only carry essential documents with you
- Use your Credit and Debit cards very carefully. Some precautions to be taken while using them.
- Be careful when giving out personal information over the phone
- Protect your Social Security Number.
- To prevent Identity theft make sure your bank doesn't print your social security number on your personal checks.
- Doing so makes it harder for identity thieves to discover these codes, and makes it easier for you to prevent identity thefts.

- Take steps toward fraud prevention: Fraud Alert, Security Freeze, Security Freeze Fees, and Child Identity Theft.

When?

Short Answer: Anytime

Long Answer: Identity Theft can happen at any point in time.

Where?

Short Answer: Anywhere

Long Answer: Identity theft can happen anywhere, online or in person. Just be careful either when online or out in public about where and who you are displaying your personal information to.

Why?

Short Answer: To Gain Sensitive Information

Long Answer: Attackers usually want to steal something from you for some sort of gain, usually financial. They'll steal your Social to masquerade as you and buy things on your credit, they'll steal passwords to get into your bank account and transfer money out, and they'll steal much more if you're not careful.

How?

Short Answer: Send a fraud report and lock your credit if you know someone has stole your identity.

Long Answer: Three nationwide credit reporting companies keep records of your credit history. If you think someone has misused your personal or financial information, call one of the companies and ask them to put an initial fraud alert on your credit report. You must provide proof of your identity. The company you call must tell the other companies about your alert. An initial fraud alert can make it harder for an identity thief to open more accounts in your name. When you have an alert on your report, a business must verify your identity before it issues credit in your name, so it may try to contact you. Be sure the credit reporting companies have your current contact information so they can get in touch with you. The initial alert stays on your report for 90 days. It allows you to order one free copy of your credit report from each of the 3 credit reporting companies.

Order your Credit reports:

After you place an initial fraud alert, the credit reporting company will explain your rights and how you can get a copy of your credit report. Placing an initial fraud alert entitles you to a free credit report from each of the 3 credit reporting companies.

Contact Businesses

If you know which of your accounts have been tampered with, contact the related businesses. Talk to someone in the fraud department, and follow up in writing. Send your letters by certified mail; ask for a return receipt. That creates a record of your communications. When you read your credit report, you may find unauthorized charges or accounts.

Create an identity theft report An Identity Theft Report helps you deal with credit reporting companies, debt collectors, and businesses that opened accounts in your name. You can use the Report to:

- get fraudulent information removed from your credit report
- stop a company from collecting debts that result from identity theft, or from selling the debt to another company for collection
- Place an extended fraud alert on your credit report
- I get information from companies about accounts the identity thief opened or misused