Why should I protect my personal information?

Personal Information

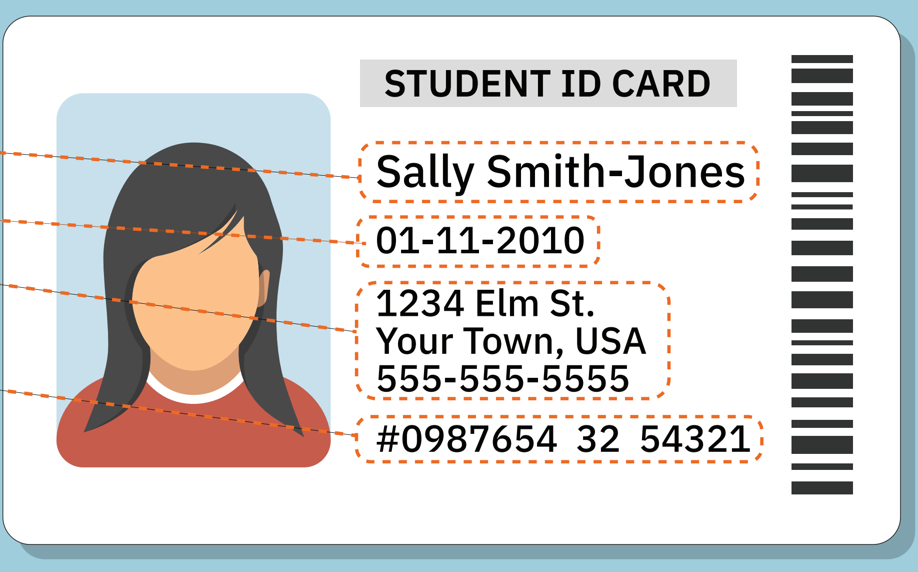
Safeguarding your personal data and information is key to protecting your identity, financial security, and privacy.

Personal Identifiable Information (PII) = information that can be used to distinguish an individual's identity when used alone or with other data which can lead to fraud.

What are examples of PII?

Directly Identifiable

- Full name
- Date of birth
- Address and phone number
- Identification such as driver's license, passport, and Social Security number



Indirectly Identifiable

- Financial and account information
- Medical records
- Employee identification information and records

Source: https://www.justice.gov/usao-ndga/protecting-yourself-while-using-internet

Understanding Fraud

Fraud = The intentional and deliberate misrepresentation of information that can result in financial or other losses.

Phishing

An attempt by someone pretending to be a legitimate organization to get your personal information via email links, phone, and other online tools.

Identity Theft

A crime that occurs when your personal information is stolen to commit fraud.

By using your personal information, criminals can:

- Steal your money
- Add to your debt load
- Open new accounts
- Damage your credit score
- Impersonate you to commit other crimes

Source: identitytheft.gov

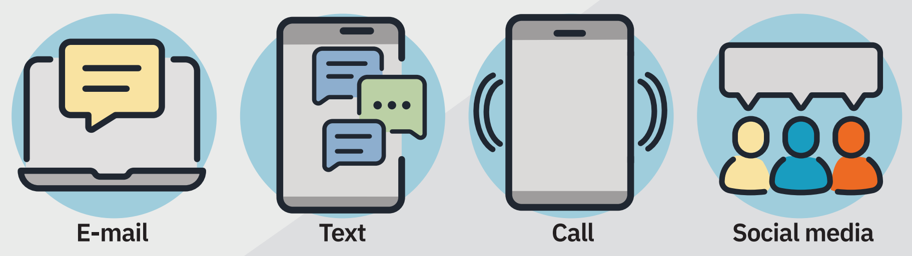
Signs you might be a victim of identity theft:

- Suspicious withdrawals from your bank account
- Suspicious charges on your credit card
- Unfamiliar items on your credit report
- Bills for services you did not use

Scam

A type of consumer fraud using deception to trick people into providing money or information.

Scammers use:



Common signs of a scam:

- Leverage fear, threat of embarrassment, or missing out on a deal
- Pressure to act immediately
- Requiring payment to be made a very specific way

Examples of Scams

- Imposter – pretending to be a person, government agency, business, or charity
- Sale of nonexistent good or service
- Debt collection or loan forgiveness
- Investment | Money transfer
- Job | Unemployment benefits
- Promise of a prize requiring up-front payment or account information

Stay Vigilant

- Use caution when sharing personal information.
- Store documents in a safe place.
- Use strong passwords and change them often.
- Protect your information online and on your phone.
- Monitor accounts and credit reports.
- Stay informed about current scams and fraud.
- Report suspicious activity.

Sources: https://www.consumerfinance.gov
https://reportfraud.ftc.gov
https://consumer.gov

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