

# Identity Theft

Officer Rob Romey  
IPD Crime Prevention Officer  
816-325-7643  
[crimeprevention@indepmo.org](mailto:crimeprevention@indepmo.org)



# What Is Identity Theft?

- Identity theft occurs when someone possesses or uses your name, address, Social Security number (SSN), bank or credit card account number, or other identifying information without your knowledge with the intent to commit fraud or other crimes.



# *How can someone steal my identity?*

- They get information from businesses or institutions by stealing records from employer, bribing, conning, or hacking into computers.
- They rummage through your trash, the trash of businesses, or dumps in a practice known as "dumpster diving."
- They obtain credit reports by abusing their employer's authorized access to credit reports or by posing as a landlord, employer or someone else who may have a legitimate need for and a legal right to the information.



# *How can someone steal my identity?*

- They steal credit and debit card account numbers as your card is processed by using a special information storage device in a practice known as "skimming."



# How can someone steal my identity?

- They steal mail, including bank and credit card statements, pre-approved credit offers, new checks, or tax information.

Bank of America® Platinum Plus® Visa® credit card. But you must respond by February 4, 2008. Please review your special offer below:

OFFER DETAILS FOR DEIDRA R. ROMEY					
INTRO RATE FOR PURCHASES UNTIL DECEMBER 2008:	INTRO RATE FOR BALANCE TRANSFERS AND CASH ADVANCE CHECKS UNTIL DECEMBER 2008:	CREDIT LIMIT:	ANNUAL FEE:	CUSTOMER SERVICE:	PERSONAL SECURE CODE:
0% FIXED INTRO APR!	0% FIXED INTRO APR!	Up to \$9,995	NONE	24 HOURS	[REDACTED]

**Extraordinary Savings.** With the Platinum Plus card, you'll get a 0% Fixed Introductory Annual Percentage Rate (APR)<sup>†</sup> for purchases, cash advance checks, and balance transfers until December 2008. Think of how much you could save by paying off your higher-rate bills. This Introductory APR applies only to purchases, cash advance checks, and balance transfers, and may end sooner if your account is paid late or if your balance exceeds your credit limit. (Please note that payments are applied first to balances with the lowest APR, and balance transfers\* and cash advance checks are subject to a 3% transaction fee, \$10 min., \$75 max.) After your fixed introductory rate expires, you'll receive a variable APR for purchases, balance transfers, and cash advance checks, currently 11.74%.

**Exceptional Benefits and Service.** With the Platinum Plus card, you'll enjoy

- No Annual Fee
- Around-the-clock fraud protection\*\*
- Online banking with Bill Pay Choice™
- 24-hour customer service, every day of the year

So don't wait to start enjoying the benefits of the Platinum Plus credit card. Request yours today by calling 1.888.224.8735. Remember, this pre-qualified offer expires February 4, 2008.

<sup>†</sup>Please see the reverse side and the enclosed Disclosure Summary for rate, fee, and other cost information. This letter is sent as a part of a firm offer of credit. Upon approval, your initial terms will be those set by this offer and certain terms are guaranteed for a period of time; see the heading "Pre-Qualified Offer Minimum Terms"§ for details. Subject to the limitations imposed by this offer, all terms, including the APRs and fees are subject to change at any time, for any reason, in accordance with the Credit Card Agreement and applicable law.

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 1.888.567.8688. See **PRESCREEN & OPT OUT NOTICE** on the enclosed insert for more information about prescreened offers.

▼ DETACH HERE ▼ LL-C60-1297 C60

**VISA**
**PRE-QUALIFIED ACCEPTANCE CERTIFICATE**
**VISA**

**R. Romey**  
**NE 69th Ter.**  
**MO 63113**

**Initial Credit:** up to \$9,995  
**Reply by:** February 4, 2008  
**Phone:** 1.888.224.8735  
**Web:** www.bankofamerica.com/mynewcard

**Step 1** SOCIAL SECURITY NUMBER: [REDACTED] DATE OF BIRTH: [REDACTED] HOME TELEPHONE: [REDACTED] WORK TELEPHONE: [REDACTED]

SELF-EMPLOYED OCCUPATION: [REDACTED]  EMPLOYER: [REDACTED] **ANNUAL INCOME:** \$ 0 0 0 0 0 **MONTHS:** [REDACTED] **WOMAN'S SPOUSE NAME:** [REDACTED] **WOMAN'S HOUSEHOLD INCOME:** \$ 0 0 0 0 0 **YEARS THERE:** [REDACTED] **E-MAIL ADDRESS (OPTIONAL - see Disclosure Summary):** [REDACTED]

Are you a U.S. citizen or a permanent resident of the U.S.?  Yes  No **ARE YOU:**  HOMEOWNER  RENTER  OTHER  Yes, I am a student who is not about opening marketing offers from Bank of America.

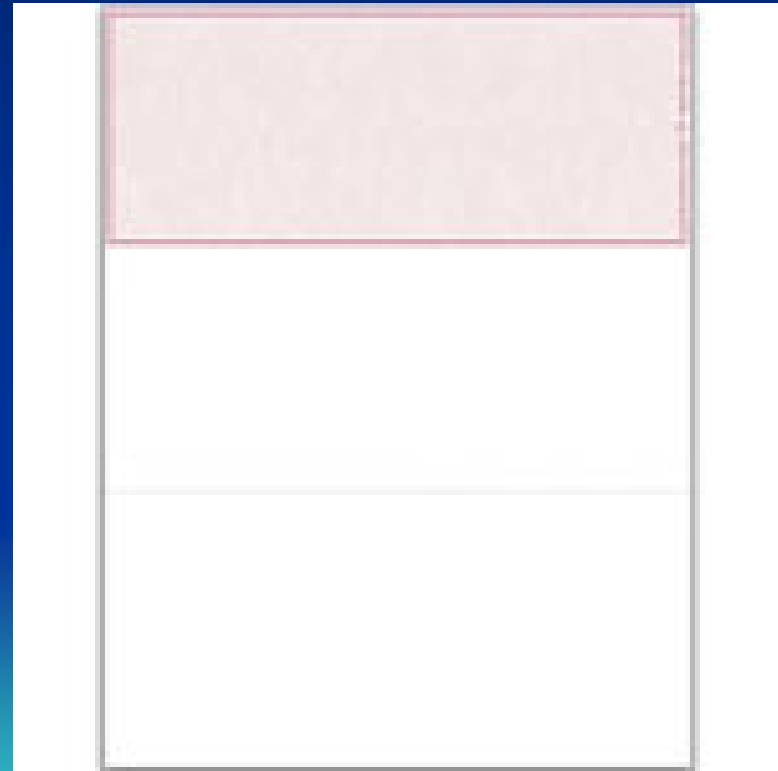
**Step 2**  **SIGN HERE** **FIRST:** [REDACTED] **M.I.:** [REDACTED] **LAST:** [REDACTED]

**Save Today on Balance Transfers\* with a 0% Fixed Introductory APR<sup>†</sup> until December 2008**

ACCOUNT NUMBER: [REDACTED] **EXACT AMOUNT TO BE TRANSFERRED:** \$ [REDACTED]  
 ACCOUNT NUMBER: [REDACTED] **EXACT AMOUNT TO BE TRANSFERRED:** \$ [REDACTED]

Balance transfer requests will be processed in the order listed above. Allow at least 2 weeks from account opening for processing. Please see the enclosed Disclosure Summary or the reverse for Fee and Rate Information.  
 \*To process your request without delay, please provide complete account information with your signature above.

881001 616 0000188 **1.888.224.8735** **CR1207-005-217-650 FABYOL SC-216 KB**



# *How can someone steal my identity?*

- They complete a "change of address form" to divert mail to another location.
- They steal personal information from your home.
- They scam information from you by posing as a legitimate business person or government official.
- They steal wallets and purses containing identification and credit and bank cards.

# ***What is "pretexting" and how does it relate to identity theft?***

- Pretexting is the practice of getting your personal information under false pretenses. Pretexters sell your information to people who may use it to get credit in your name, steal your assets, or to investigate or sue you. Pretexting is against the law.
- A pretexter may call, claim he's from a survey firm, and ask you a few questions.
  - He pretends to be you or someone with authorized access to your account.
  - the pretexter may be able to obtain personal information about you such as your SSN, bank and credit card account numbers.



# *What is "pretexting" and how does it relate to identity theft?*

- Pretexter may use a fraudulent web-site to extract information
  - www.bankofamerica.com
  - www.bankofamerika.com

Bank of America | Personal Banking

Page 1 of 1

## Skydiver

---

**From:** Bank of America [no-reply@no-reply.com]

**Sent:** Friday, September 07, 2007 5:21 PM

**Subject:** Bank of America - Temporary limited access

## Online Banking

Dear Bank of America member,

We recently reviewed your account, and suspect that your Bank of America account may have been accessed by an unauthorized third party. Protecting the security of your account and of the Bank of America network is our primary concern. Therefore as a preventative measure, we have temporary limited access to sensitive account features.

Click the link below in order to regain access to your account:  
<https://online.bankofamerica.com/IdentityManagement/>

Sincerely,  
**Bank of America Online Banking**

.....  
Please do not reply to this e-mail. Mail sent to this address cannot be answered.  
To receive email notifications in plain text instead of HTML, update your preferences.

# ***What are the consequences of identity theft?***

- Open a new credit card account, using your name, date of birth and SSN. When they don't pay the bills, the delinquent account is reported on your credit report.
- Change the mailing address on your credit card account. The imposter then runs up charges on the account. Because the bills are being sent to the new address, it may take some time before you realize there's a problem.
- Take out auto loans in your name.
- Establish phone or wireless service in your name.



# ***What are the consequences of identity theft***

- Counterfeit checks or debit cards, and drain your bank account.
- Open a bank account in your name and write bad checks on that account.
- Give your name to the police during an arrest. If they are released and don't show up for their court date, an arrest warrant could be issued in your name.



# ***How can I tell if I'm a victim of identity theft?***

- Failing to receive bills or other mail. Follow up with creditors if your bills don't arrive on time. A missing bill could mean an identity thief has taken over your account and changed your billing address to cover his tracks.
- Receiving credit cards that you didn't apply for.
- Being denied credit, or being offered less favorable credit terms, like a high interest rate, for no apparent reason.
- Getting calls or letters from debt collectors or businesses about merchandise or services you didn't buy.



# *How can I tell if I'm a victim of identity theft?*

- To order your free annual report from one or all the national consumer reporting companies, visit: [www.annualcreditreport.com](http://www.annualcreditreport.com); call toll-free: 1-877-322-8228; or complete the Annual Credit Report Request Form and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You can print the form from [ftc.gov/credit](http://ftc.gov/credit). Do not contact the three nationwide consumer reporting companies individually; they provide free annual credit reports only through [www.annualcreditreport.com](http://www.annualcreditreport.com), 1-877-322-8228, and Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

# Identity Theft

- Victims should not delay in correcting their records and contacting all companies that opened fraudulent accounts. The longer the inaccurate information goes uncorrected, the longer it will take to resolve the problem.
- For more information [www.ftc.gov](http://www.ftc.gov)



# Protect Yourself

- Don't give your personal information to anyone over the telephone until you are sure you know who you are talking to.
- Shred all personal information before discarding it.
- Do not respond to e-mails asking for updated information.
- Check statements and credit reports often.



**The End,  
Thanks for listening**

