

# I. INTRODUCTION

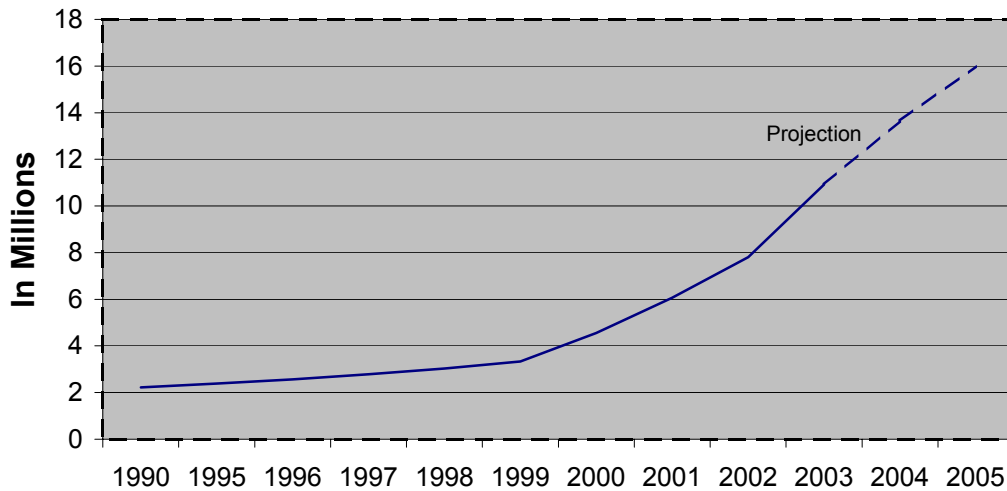
## What is identity theft (ID theft)?

It is the obtaining and/or use of a person's confidential information to perpetrate a fraud.

## How big of a problem is it?

Identity theft is a rapidly growing crime and is now a felony under the federal Identity Theft and Assumption Deterrence Act of 1998 (<http://www.ftc.gov/os/statutes/itada/itadact.htm>).

### Identity Theft Cases



## How does identity theft occur?

Identity thieves use a variety of methods to gain access to your personal information, including:

- Rummaging through your home or business trash bins in a practice known as “dumpster diving”. They are looking for credit card offers, checks with your full account number on them, and any other papers with financial account numbers or credit card bills.
- Stealing credit and debit card numbers as your card is processed by using a special information storage device in a practice known as “skimming.”
- Obtaining credit reports by abusing their employer's authorized access to credit reports by posing as a landlord, employer, or someone else who may have a legal right to the information.
- Using a cell phone with a camera, and taking a picture of your credit card while standing next to you in line at the store.
- Stealing wallets and purses containing identification, credit and bank cards.
- Stealing mail, including bank and credit card statements, pre-approved credit offers, new checks, or tax information.
- Completing a “change of address” form to divert your mail to another location.