



A University of Hawai'i Cooperative Extension Service Project

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Course Objectives



- Increase your knowledge about financial planning
- Improve your ability to make informed decisions



Data Breaches & ID Theft

Hawai'i Department of Commerce & Consumer Affairs

Presenters



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Executive Director
Office of Consumer
Protection

Lesson Objectives



- Understand how data breaches can affect your life
- Learn how to combat Identity (ID) theft

Topics



- What is a Data Breach?
- How do I know my information was taken?
- What do I do now?
- ID Theft
- Protecting yourself

What is a Data Security Breach?



- Businesses and governments collect your personal information
- Information can be lost or stolen

What Happens with My Data?



Stolen or acquired personal information can be used by criminals to perpetrate identity theft

ID Theft



Identity theft occurs when someone uses your personal information such as your name, Social Security number, credit card number or other identifying information, without your permission, to commit fraud or other crimes

Personal Information at Risk



The information can be your:

- Name and address
- Credit card or bank account numbers
- Social Security number
- Medical insurance account numbers

What Can a Thief Do with Your Information?



- Buy things with your credit cards
- Get new credit cards
- Open a phone or utility account
- Steal your tax refund
- Get medical care
- Pretend to be you if they are arrested

How Do You Know If Someone Steals Your Identity?



- Read your bills
- Watch for your bank account statement
- Check your mail
- Get your credit report

How to Get Your Credit Report



Annual Credit Report is the only place to get your free report:

- Go to www.AnnualCreditReport.com
- Call 1-877-322-8228
- You get one free report a year from each credit reporting company

You Got Your Report. Now What?



- Does your report have the right information?
- Do you recognize the accounts listed?
- Look at the inquiries section to see who has checked your credit

Protect Yourself From Identity Theft



- You can lower your risk
- Protect your information:
 - At home
 - Online
 - When you shop or do other business

Protect Your Personal Information at Home



- Keep financial records, Social Security card, and health insurance information in a safe place
- Shred papers with personal information
- Take mail out of your mailbox every day

Protect Your Personal Information When You Shop



When you shop in a store:

- Watch your wallet or purse
- Be careful with your credit and debit cards
- Do not tell anyone your PIN

Protect Your Personal Information Shopping Online



When you shop online:

- Use passwords that are hard for someone to guess
- Do not respond to emails or other messages that ask for personal information
- Do not put personal information on a computer in a public place, like the library or a coffee shop
- Shop on secure websites

Protect Your Information with Other Businesses



- Only give your Social Security number if you must
- Ask if you can use another kind of identification
- Do not give your personal information to someone who calls you or emails you

How Do I Know if My Personal Information was Stolen or Lost?



Businesses and Government Agencies are obligated to notify you. You will receive:

- Written notice
- Email notice
- Telephone call
- Or media and the company's website

What Do I Do?



- Contact your credit card companies, banks, and lenders, to determine any suspicious activity
- Place an **initial fraud alert** on your credit report
 - All consumers can obtain a free annual credit report

Credit Security Freeze



Freeze Access to Your Credit Report

- Designed to prevent your credit information from being reported to others
- Remains in place until you request that it be removed
- You'll still be able to use your existing cards

Contact for
More
Information



Office of Consumer Protection --
Consumer Resource Center

- Phone (808) 587-4272
- <http://cca.hawaii.gov/OCP>

Website &
TV Channels



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Credits



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