

Identity Theft and Online Shopping

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Developed by:

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Washington, DC
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**This training program
is supported by:**



Moderator



Katie Metz

Director, Financial Resilience Center
National Disability Institute

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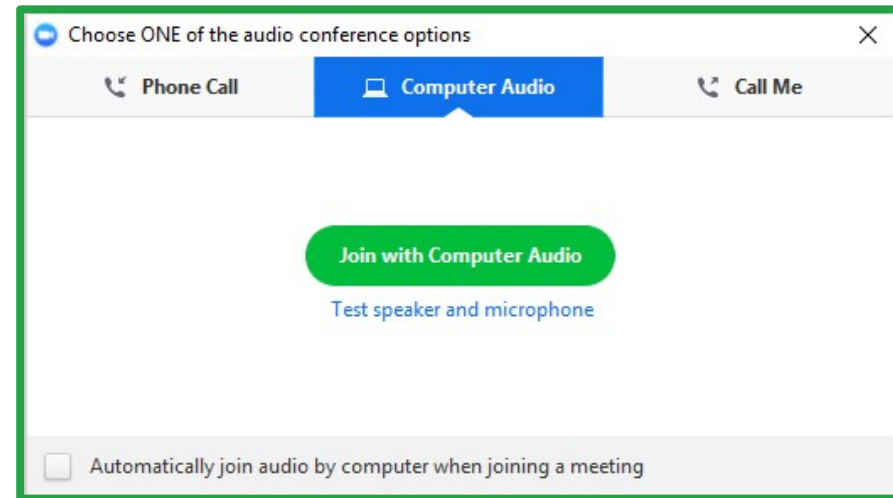
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 - National Disability Institute:
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National Disability Institute

- Our Vision: We envision a society in which people with disabilities have the same opportunities to achieve financial stability and independence as people without disabilities.
- Our Mission: We collaborate and innovate to build a better financial future for people with disabilities and their families.

www.nationaldisabilityinstitute.org

Financial Wellness for People with Disabilities

In partnership with the Illinois Council on Developmental Disabilities



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Agenda

- Welcome
- Smart Consumers
 - What is Identity Theft
 - Common Covid-19 Scams
 - What is Phishing
 - Fraud Protection
- Q&A
- Resources and Announcements

Presenter



SUSANA A. MENDOZA
ILLINOIS STATE COMPTROLLER

Marcus King

Program Manager

Illinois Office of the Comptroller

SMART CONSUMERS

COVID-19 EDITION



SUSANA A. MENDOZA
ILLINOIS STATE COMPTROLLER

**SMART
CONSUMERS
ILLINOIS**

OUR PROGRAMS

- Bank On Illinois
- Smart Consumer
 - Identity Theft
 - Finance 101
 - Next Steps
- Smart Business



ID THEFT FACTS

\$44.25M

STOLEN

1 OUT OF 15 U.S.

ADULTS

IS A VICTIM

1 OUT OF 5

AMERICANS

FIND CREDIT REPORT ERRORS

79% ARE ABLE TO AMEND

60,451 REPORTED

SINCE JANUARY 1, 2020



WHAT IS...IDENTIFY THEFT?

Unlawful use of:

- Name
- Social Security Number
- Credit card number
- Bank account number

BE CAREFUL...

...about sharing your Social Security Number. First ask:

- Why is my number needed?
- How will my number be used?
- What will happen if I refuse?
- Can I provide you with just the last four digits?

KEEP YOUR SOCIAL SECURITY NUMBER SAFE!



COMMON COVID-19 SCAMS

- IRS calls, texts, or emails
- Payments for the COVID-19 vaccine
- Emails from the *Centers for Disease Control and Prevention (CDC)* or the *World Health Organization (WHO)*
- Wiring money or gift cards to new people

DO NOT PAY A FINE TO RECEIVE YOUR STIMULUS CHECK!

UNEMPLOYMENT FRAUD

- Signs to be aware of:
 - IDES debit card/employment insurance letter
 - State or federal tax offset
 - Notified by an employer
 - Unable to file an unemployment claim due to existing account
- If you are a victim:
 - Report the fraudulent claim with the IDES & FTC
 - DO NOT activate the debit card
 - DO NOT contact KeyBank
 - Check your credit score

IDENTITY THEFT & CHILDREN

- 39% of children have their identity stolen
- 60% are stolen by family or friends



IRS SCAMS

EMAIL

- Do not reply
- Do not click links
- Forward emails to:
phishing@irs.gov

PHONE

- Ask for a call back number and employee badge number
- Contact the IRS and report the incident to the FTC and TIGTA

PHISHING EXAMPLES

Home | Contact IRS | About IRS | Site Map | Español | Help

Internal Revenue Service
United States Department of the Treasury

Tax Refund Online Form

Get Tax Refund on your VISA or MasterCard Now!

Please enter your Social Security Number and your **DEBIT** card information where refunds will be made.
*See our [Privacy Notice](#) regarding our request for your personal information.

Social Security Number ▶
or IRS Individual Taxpayer Identification Number.

Debit Card ▶

Bank Name :

Card Number:

Expiration Date: Month Year

CVV Code:

Electronic Signature: (atm pin)

Refund Amount ▶

\$203.59 s

▶ Note: For security reasons, we recommend that you close your browser after you have finished the refund process.

[IRS Privacy and Security Policy](#)

LOOK-
ALIKE
IRS
BANNER

ASKING
FOR YOUR
INFO.

From: Internal Revenue Service <service@irs.gov>
Subject: *** JUNK MAIL ***Notice: Internal Revenue Service
Date: January 9, 2008 2:27:35 AM PST
To: undisclosed-recipients:;
Reply-To: noreplay@irs.gov

 **Internal Revenue Service**
United States Department of the Treasury

Dear Applicant:

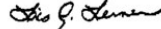
After the last annual calculations of your fiscal activity we have determined that you are eligible to receive a tax refund under section 501(c) (3) of the Internal Revenue Code. Tax refund value is **\$203.59**. Please submit the tax refund request and allow us 3-6 days in order to IWP the data received.

- If you distribute funds to other organization, your records must show whether they are exempt under section 497 (c) (15). In cases where the recipient org. is not exempt under section 497 (c) (15), you must have evidence the funds will be used for section 497 (c) (15) purposes.
- If you distribute fund to individuals, you should keep case histories showing the recipient's name and address; the purpose of the award; the manner of section; and the relationship of the recipient to any of your officers, directors, trustees, members, or major contributors.

To access the form for your tax refund, please [click here](#)

This notification has been sent by the Internal Revenue Service, a bureau of the Department of the Treasury.

Sincerely Yours,


Director, Exempt Organization
Rulings and Agreements Letter
Internal Revenue Service

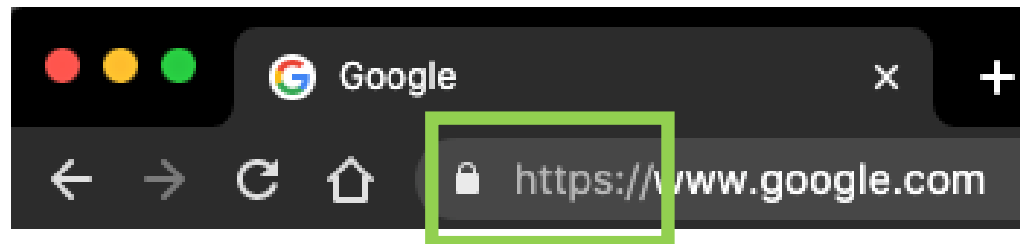
- Note:
- If you received this message in your SPAM/BULK folder, that is because of the restrictions implemented by your ISP
 - For security reasons, we will record your ip address, the date and time.
 - Deliberate wrong inputs are criminally pursued and indicted.

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OKRBTKEGPEZGVNKKYVBVLBNSNPVXDLEVCBKLX

ONLINE SHOPPING

- Don't save your credit card info to your profile
- Pay with your credit card
 - It has better guarantees under federal law
- Use secure sites
 - Look for the **padlock** and **https://** versus **http://**



BEWARE OF SCAMS

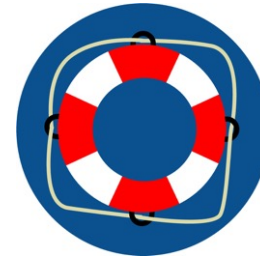
Imposters



Lottery



Cries for help



Fake charities



Online sweethearts

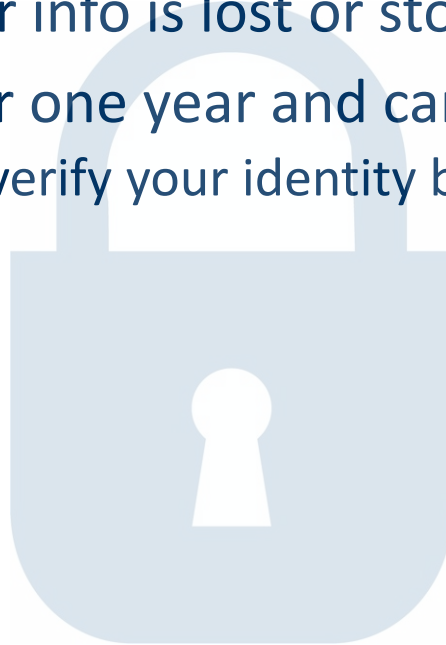
BEWARE OF SCAMS

- Be aware when online and using social media
- Research before shopping online or donating to charity
- Do not:
 - Answer calls you do not recognize
 - Open strange emails
 - Click on phishing emails

**IF IT SEEMS TOO GOOD TO BE TRUE...
IT PROBABLY IS NOT TRUE!**

FRAUD PROTECTION

- Add fraud alert if your info is lost or stolen
- Fraud alert is good for one year and can be extended
 - It warns creditors to verify your identity before issuing credit



FREEZE YOUR CREDIT

- Alerts creditors to potential fraud
- Indefinite until you cancel — at any time
- Free for everyone — via phone, online, or written letter
- Will not affect access to credit cards or credit score

WHEN IN DOUBT

- Check your bank account frequently
- Check your credit report
- Research before you make a donation



ADVICE TO SENIORS

- Be careful who is given Power of Attorney
- Record doctor appointments
- Do not give personal information to strangers
- Talk to family and friends if in doubt

FREQUENTLY ASKED QUESTIONS

- How can I identify a scam?
- How can I check my credit report?
- What do I do if I keep getting scam phone calls?
- What do I do if I get scammed?

CREDIT BUREAUS



P.O. BOX 4500
ALLEN, TX

1-888-397-3742

WWW.EXPERIAN.COM



P.O. BOX 2000
CHESTER, PA

1-800-680-7289

WWW.TRANSUNION.COM



P.O. BOX 740256
ATLANTA, GA

1-800-525-6285

WWW.EQUIFAX.COM



REPORTING SCAMS

ILLINOIS OFFICE OF THE ATTORNEY GENERAL

ONLINE SUBMISSION:

[https://ccformsubmission.
ilattorneygeneral.net/](https://ccformsubmission.ilattorneygeneral.net/)

IDENTITY THEFT HOTLINE:

(866) 999-5630

FEDERAL TRADE COMMISSION (FTC)

ONLINE APPLICATION:

<https://www.identitytheft.gov>

ILLINOIS DEPARTMENT OF EMPLOYMENT SECURITY (IDES)

ONLINE APPLICATION:

[https://www2.illinois.gov/ides
/Pages/Report-Identity-
Theft.aspx](https://www2.illinois.gov/ides/Pages/Report-Identity-Theft.aspx)

IDENTITY THEFT HOTLINE:

(800) 814-0513



Pop Quiz!

Please mark your answers in the comment box



SUSANA A. MENDOZA
ILLINOIS STATE COMPTROLLER

**SMART
CONSUMERS
ILLINOIS**

WHAT FORM DO SCAMS APPEAR IN?

A. Phone calls

B. Email

C. Social media

D. All of the above

WHAT IS FRAUD ALERT?

**A. Tool that manages
your finances**

**B. Tool that sends
alerts to creditors and
lenders**

C. Tool that saves your
passwords

D. Tool that protects
you from viruses

WHO DO YOU CONTACT TO APPLY FOR A FRAUD ALERT?

A. Experian

B. Equifax

C. Transunion

D. Any of the above

WHAT IS A CREDIT FREEZE?

A. Identity theft game

B. Federal
Department

C. A tool that protects
your credit

D. An informational
class

WHO DO YOU CALL TO APPLY FOR A CREDIT FREEZE?

A. Equifax

B. Experian

C. Transunion

D. All of the above

WHAT SHOULD YOU DO IF YOU HAVE BEEN A VICTIM OF A SCAM?

A. Call your bank

B. Freeze your Credit

C. Sign up for Fraud Alert

D. All of the above

THANK YOU



Resources

- National Disability Institute webinars:
nationaldisabilityinstitute.org/resources/webinars

Questions and Answers

- Please use the Q&A box to submit your questions now
- If you are listening by phone and not logged in, you may email: kmetz@ndi-inc.org

Contact Us

If you have any questions on this project or on financial wellness for people with disabilities, please send an email to ask@ndi-inc.org.

Upcoming Webinar:

Extra Costs of with a Disability

June 16, 2021, 11:00AM Central/Noon Eastern

Join us as we explore and discuss recently release research regarding the wide range of out-of-pocket expenses that can often weigh heavily on household finances and increase the risk of poverty for personals with disabilities and their families in the U.S.

https://us02web.zoom.us/webinar/register/WN_W6BOiAclQn6uEgPAQQhLiQ

Financial Wellness for People with Disabilities

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