

Cybersecurity

What you can do to protect yourself

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Identity Theft

What can I do to protect myself?

Imagine waking up in a nightmare...

6:00am - Unusual Out-of-State Charge

8:00am - Card Declined at Register

8:15am - Credit Card Limit Exceeded

How did this happen?

Identity Theft vs. Identity Fraud

Identity Theft

- Theft of personal information
- Bad actors using your credit card information to make purchases

Identity Fraud

- Use of personal information
- Creation of accounts in your name that aren't owned by you



How Does it Happen?

There is an identity theft case
every 22 seconds.

Common Tactics

Data Breaches

Social Engineering

Phishing

Fake Websites

Physical Theft

Phishing

What is a data breach?

- An incident where information is stolen or taken from a system without the knowledge or authorization of the system's owner

Social Engineering

What information is typically exposed?

- Phone numbers, email, passwords
- Social Security Numbers, Tax IDs
- Credit card/bank account numbers
- Investment account or fund information

Data Breaches

Physical Theft

Are they often?

- 2021 – **1,862 Breaches**
- 2022 – **1,802 breaches**
- **422 Million Victims**

Fake Websites

What is the cost?

- \$1,170 for a full Identity.
- In 2020, \$56 billion in the U.S. alone.

Fake Websites

Social Engineering

Phishing

Data Breaches

Physical Theft

“The art of manipulating victims into providing sensitive information or access.”

Language Tactics used by Bad Actors:

- Establish trust
 - Authoritative language
 - Intimidation
 - False sense of urgency
-

New and Upcoming: AI's ability to generate
Fake Videos and Voice Cloning

82% of all breaches in 2021 involved a human element.

Physical Theft

Fake Websites

Phishing

Social Engineering

Data Breaches

Do you know the red flags of phishing?

S

Do you actually know the sender?

T

Are they using threatening language?

E

Are there errors in grammar or spelling?

A

Are there suspicious attachments?

L

Hover over the link before clicking!

Validating a Website's Legitimacy

Data Breaches ●

Physical Theft ●

Check the website
domain name
closely

Look for a
Secure
Connection on
Browser

Look for spelling
or design errors

Fake Websites ●

Phishing ●

Social Engineering ●

Common types of fake websites:

- Health Insurance pages
- Package Delivery sites
- Bank Account login pages
- Social Media login pages

Social Engineering ●

Data Breaches ●

Physical Theft ●

Fake Websites ●

Phishing ●

Theft of Personal Belongings

How much personal information are you carrying on you right now?

Credit card fraud was the most common type of Identity Theft in 2020 with **441,822 reported cases.**



Credit Card Exposed in Data Breach.

How does it impact my credit?

Can you freeze my account?

What other data did they take?

What can I do to protect myself?

Protecting Yourself: Secure Your Online Presence

Password
Protection and
the power of
MFA

Reduce your
Digital Footprint

Fake Websites &
Phishing Emails

Scam Calls

Passwords 101

**Update
Passwords
Regularly**

**Never
Share Your
Pin with
Anyone**

**Do Not
Reuse
Passwords**

**Length is
Better than
Complexity**

**Use
Password
Managers**

**Secure
Your
Accounts
with MFA**



Let's talk about *Multi-Factor Authentication (MFA)*

What is it?

- MFA is an additional layer of security on your account.

Factors

- Something you **know** – a **Password**
- Something you **have** – a **Smartphone**
- Something you **are** – a **Fingerprint**

What does MFA protect?

- Usernames and passwords can be compromised, sold, or brute forced by attackers. Without MFA, attackers can sign into your account undetected.
- With MFA, all factors are compared to ensure that it “makes sense” it is you logging in to your account.

Your Digital Footprint

Have you ever Googled Yourself?

Information available about you is more than just your Facebook and LinkedIn profiles.

Bad actors can easily gather free information about you on the Internet and then use this to craft phishing emails or phone scams.

Understand Your Presence

Review your social media accounts and confirm the privacy settings you are comfortable with.

Filter out friend requests from unknown people and suspicious emails.

Delete or deactivate old shopping accounts if they are no longer needed.

Out-hacking the Hacker: Understanding Fake Websites

Identifying Fake Websites

- Emotional language
- Poor design quality
- Odd grammar or spelling mistakes
- Absence of identifying web pages

Avoiding Fake Websites

- Check the domain name
- Be careful how you pay
- Too good to be true? It probably is.
- Always use a secure connection

To Believe or Not to Believe...



Resources for Victims of Identity Theft

Important Steps to Take

Contact your financial institutions

Close fraudulent accounts

Place a fraud alert on credit reports

Change your passwords and make them unique across all accounts

Create an Identity Theft Report

Order copies of credit reports

Capture everything in writing

Takeaways - What Have We Learned?

Over the time we delivered this presentation, there have been 60 more victims impacted by Identity Theft.

Remember to...

- Be your own advocate – trust your instinct
 - Slow down – Analyze Red Flags
 - Act immediately if you find yourself a victim
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Resources

- “Data Breach”. *TrendMicro*. <https://www.trendmicro.com/vinfo/us/security/definition/data-breach#:~:text=A%20data%20breach%20is%20an,may%20suffer%20a%20data%20breach.>
- “What are Scam Websites and How to Avoid Scam Websites” *Kaspersky*. <https://www.kaspersky.com/resource-center/preemptive-safety/scam-websites>
- “2023 Identity Theft Statistics” *Consumer Affairs*. [https://www.consumeraffairs.com/finance/identity-theft-statistics.html#:~:text=Of%20the%201%2C108%2C609%20total%20identity,fraud\)%20than%20any%20other%20group.](https://www.consumeraffairs.com/finance/identity-theft-statistics.html#:~:text=Of%20the%201%2C108%2C609%20total%20identity,fraud)%20than%20any%20other%20group.)

Number of Characters	Numbers Only	Lowercase Letters	Upper and Lowercase Letters	Numbers, Upper and Lowercase Letters	Numbers, Upper and Lowercase Letters, Symbols
4	Instantly	Instantly	Instantly	Instantly	Instantly
5	Instantly	Instantly	Instantly	Instantly	Instantly
6	Instantly	Instantly	Instantly	1 sec	5 secs
7	Instantly	Instantly	25 secs	1 min	6 mins
8	Instantly	5 secs	22 mins	1 hour	8 hours
9	Instantly	2 mins	19 hours	3 days	3 weeks
10	Instantly	58 mins	1 month	7 months	5 years
11	2 secs	1 day	5 years	41 years	400 years
12	25 secs	3 weeks	300 years	2k years	34k years
13	4 mins	1 year	16k years	100k years	2m years
14	41 mins	51 years	800k years	9m years	200m years
15	6 hours	1k years	43m years	600m years	15bn years
16	2 days	34k years	2bn years	37bn years	1tn years
17	4 weeks	800k years	100bn years	2tn years	93tn years
18	9 months	23m years	61tn years	100tn years	7qd years

Resources

- “\$1170 is how Much You’re Worth on the Dark Web”. *KnowBe4*. <https://blog.knowbe4.com/1170-is-how-much-youre-worth-on-the-dark-web>
- “Cost of a Data Breach Report 2023”. *IBM*. https://www.ibm.com/reports/data-breach?utm_content=SRCWW&p1=Search&p4=43700072379268712&p5=p&gclid=EAlaIQobChMI7df14uvq_glVNJTCCCh2wpgmhEAAYASAAEgKeHfD_BwE&gclsrc=aw.ds
- “How Refund and recovery Scams Work”. *FTC.gov*. <https://consumer.ftc.gov/articles/refund-and-recovery-scams#HowRefundAndRecoveryScamsWork>
- “2023 Identity Theft Facts and Statistics. *National Council on Identity Theft Protection*. ” <https://identitytheft.org/statistics/>
- “First-Ever AI Fraud Case Steals Money By Impersonating CEO.” *Identity Theft Resource Center*. <https://venturebeat.com/security/the-growing-impact-of-generative-ai-on-cybersecurity-and-identity-theft/>
- “The growing impact of generative AI on cybersecurity and identity theft.” *VentureBeat 2023*. <https://venturebeat.com/security/the-growing-impact-of-generative-ai-on-cybersecurity-and-identity-theft/>

Resources

- Free Annual Credit Reports
- www.AnnualCreditReport.com

- Social Security Administration
- www.ssa.gov

▪ Credit Reporting Agencies:

- Experian
- 1-888-397-3742
- www.experian.com

- Equifax
- 1-866-349-5191
- www.equifax.com

- Transunion
- 1-800-916-8800
- www.transunion.com

Opt-Out of Pre-Approved Credit Offers:

www.optoutprescreen.com
1-888-5-OPTOUT

Register with National Do-Not-Call Program:

1- 888-382-1222

Information and Reporting Identity Theft:

Federal Trade Commission
www.consumer.ftc.gov

FBI
www.IC3.gov
www.fbi.gov/investigate/white-collar-crime#Identity-Theft

Department of Justice
www.justice.gov/criminal-fraud/identity-theft

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Thank You!

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