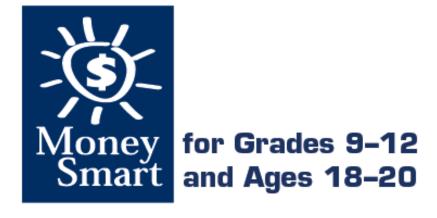




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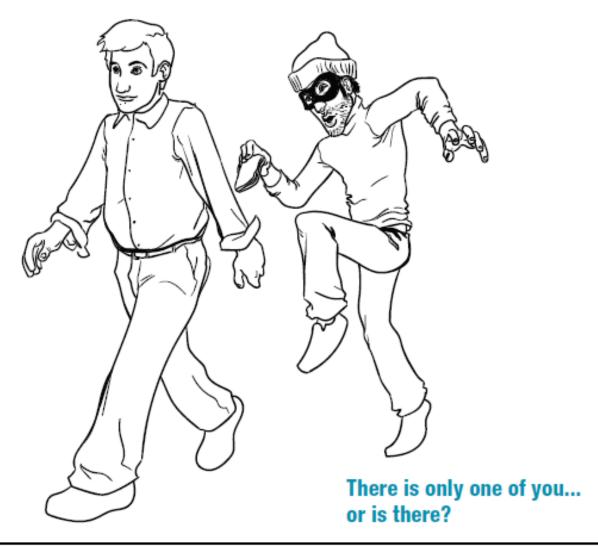
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LEVEL 4 LESSON 20



IDENTITY THEFT



WHAT DO THIEVES DO WITH YOUR INFORMATION?

- Get into your bank accounts and steal your money
- Use your name to open up credit cards and run up the bills
- Set up utilities and rental agreements using your name
- Take out a loan in your name
- They may even try to use your health insurance!

TYPES OF IDENTITY THEFT: PHISHING

Phishing is when criminals:

- Send out unsolicited, or spam, e-mails that appear to be from a legitimate source: perhaps from your bank, school, well-known merchants, your Internet service provider, or even a trusted government agency (e.g., the FDIC)
- Attempt to trick you into divulging personal information

TYPES OF IDENTITY THEFT: PHARMING

- Criminals seek to obtain personal or private information by making fake websites appear legitimate
- Your browser will even show that you are at the correct website
- This makes pharming more difficult to detect than phishing

TYPES OF IDENTITY THEFT: TEXT MESSAGE SPAM

- Similar to e-mail spam, but on your cell phone
- Criminals often text offers of free gifts or low-cost credit offers with a link

for a FREE Caribbean cruise. Go to freecruise4u2day.com to claim your prize!

 Clicking the link can install malware on your phone, which is how your personal information is captured

JOB SCAMS

- Promise work, but usually ask you to pay for training or services
- They never deliver the promised employment
- They often advertise on real job websites, so it can be hard to tell them apart from true employment opportunities

Earn \$500 per week GUARANTEED! Sign up today and get started!