

USC-OIA Times

Volume 1, Issue 2

Spring 2002

Protecting Yourself Against Identity Theft

Minimize Your Risk

Kara Kelly, Information Security

USC Office of Information Assurance

Before you reveal any personally identifying information, find out how it will be used and whether it will be shared with others.

Pay attention to your billing cycles. Follow up with creditors if your bills don't arrive on time. A missing credit card bill could mean an identity thief has taken over your credit card account.

Guard your mail from theft. Deposit outgoing mail in post office collection boxes and promptly remove mail from your mailbox.

Put passwords on your credit card, bank and phone accounts. Avoid using easily available information

Minimize the identification information and the number of cards you carry to what you'll actually need.

Do not give out personal information on the phone, through the mail or over the Internet unless you have initiated the contact or know whom you're dealing with.

continued on page 2

INSIDE THIS ISSUE

- 1** Protecting Yourself Against Identity Theft Continuing Articles across Pages
- 1** Travel Safety
- 2** Protecting Yourself Against Identity - Continued
- 3** Travel Safety- Continued

Travel Safety

Your Passport to a Safe Trip Abroad

Kara Kelly, Information Security

USC Office of Information Assurance



The events of September 11 at the World Trade Center, the Pentagon and Somerset, Pennsylvania, serve as a cruel reminder of the continuing threat from terrorists and extremist groups to Americans and American interests worldwide. American citizens should be aware of the potential risks and to take these into consideration when making travel plans.

As the U.S. Government has reported in Public Announcements over the last several months, U.S. citizens and interests abroad may be at increased risk of terrorist actions from extremist groups.

U.S. citizens should maintain a low profile, vary routes and times for all required travel, and treat mail and As packages from unfamiliar sources with suspicion

Consult the Department of State's Public Announcements, Travel Warnings, Consular Information Sheets, and regional travel brochures at <http://travel.state.gov> or by calling 202-647-5225

PRECAUTIONS TO TAKE WHILE TRAVELING ***Safety On The Street***

Keep a low profile; don't wear conspicuous clothing items that have university logos, sports team logos, or other name brand logos, etc. that identifies you as a foreign tourist; and avoid wearing flashy jewelry. Try to blend in as much as possible.

- Avoid scam artists and beware of strangers who

continued on page 3

Keep items with personal information in a safe place. Be sure to shred any charge receipts, copies of credit applications, insurance forms, physician statements, bank checks and statements that you are discarding, expired charge cards and credit offers you get in the mail.

Give your SSN only when absolutely necessary. Ask to use other types of identifiers when possible.

Don't carry your SSN card; leave it in a secure place.

Order a copy of your credit report from each of the three major credit reporting agencies every year. Make sure it is accurate and includes only those activities you've authorized.

How identity thieves get your personal information:

They steal wallets and purses containing your identification and credit and bank cards.

They steal your mail.

They complete a "change of address form" to divert your mail to another location.

They rummage through your trash, or the trash of businesses, for personal data in a practice known as "dumpster diving."

They fraudulently obtain your credit report by posing as a landlord, employer or someone else who may have a legitimate need for — and a legal right to — the information

They use personal information you share on the Internet;

They buy your personal information from "inside" sources

How identity thieves use your personal information:

They call your credit card issuer and, pretending to be you and ask to change the mailing address on your credit card account.

They open a new credit card account, using your name, date of birth and SSN..

They establish phone or wireless service in your name.

They open a bank account in your name and write bad checks on that account.

They file for bankruptcy under your name to avoid paying debts they've incurred under your name, or to avoid eviction.

They counterfeit checks or debit cards, and drain your bank account.

They buy cars by taking out auto loans in your name.

Your credit report contains information on where you work and live, the credit accounts that have been opened in your name, how you pay your bills and whether you've been sued, or filed for bankruptcy. Checking your report on a regular basis can help you catch mistakes and fraud before they wreak havoc on your personal finances.

CREDIT BUREAUS

Equifax — <http://www.equifax.com/>

To order your report, call: 800-685-1111 or write:

P.O. Box 740241, Atlanta, GA 30374-0241

To report fraud, call: 800-525-6285 and write:

P.O. Box 740241, Atlanta, GA 30374-0241

Experian — <http://www.experian.com/>

To order your report, call: 888-EXPERIAN (397-3742) or write:

P.O. Box 2104, Allen TX 75013

To report fraud, call: 888-EXPERIAN (397-3742) and write:

P.O. Box 9532, Allen TX 75013

Trans Union — <http://www.tuc.com/>

To order your report, call: 800-916-8800 or write:

P.O. Box 1000, Chester, PA 19022

To report fraud, call: 800-680-7289 and write:

Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92634

CHOOSING TO SHARE YOUR PERSONAL INFORMATION — OR NOT

Credit Bureaus

Pre-Screened Credit Offers

If you receive pre-screened credit card offers in the mail (namely, those based upon your credit data), but don't tear them up after you decide you don't want to accept the offer, identity thieves may retrieve the offers for their own use without your knowledge.

To opt out of receiving pre-screened credit card offers, call: 1-888-5-OPTOUT (1-888-567- 8688). The three major credit bureaus use the same toll-free number to let consumers choose not to receive pre-screened credit offers

To Learn more about Identity theft be sure to attend the Identity Theft class at the OIA. (See Calendar of Events Page 3)

CALENDAR OF EVENTS

SPECIAL EVENT: IDENTITY THEFT CLASS

PLACE: USC OFFICE OF INFORMATION ASSURANCE, RAN 378

DATE AND TIME: TBD

Class on and the Basics of Identity Theft

SPECIAL EVENT: INTRODUCTION TO UNIX SECURITY

PLACE: USC OFFICE OF INFORMATION ASSURANCE, RAN 378

DATE AND TIME: TBD

INTRODUCTION TO UNIX SECURITY. THIS IS AN INTRODUCTORY CLASS. (WE WILL BE HAVING OTHER HANDS-ON UNIX SECURITY CLASSES (IN ORDER) ON BASICS ON UNIX SECURITY, INTERMEDIATE UNIX SECURITY, AND ADVANCED UNIX SECURITY, DATE AND TIME: TBD). THE INTRODUCTORY CLASS IS NOT A HANDS ON CLASS, ITS AN INTRODUCTION TO UNIX SECURITY.

SPECIAL EVENT: INTRODUCTION TO HOME PC USER SECURITY

PLACE USC OFFICE OF INFORMATION ASSURANCE, RAN 378

TIME: TBD

INTRODUCTION TO HOME PC USER SECURITY. THIS IS AN INTRODUCTORY CLASS. (WE WILL BE HAVING OTHER HANDS-ON HOME PC USER SECURITY CLASSES (IN ORDER) ON BASICS, INTERMEDIATE, AND ADVANCED HOME PC USER SECURITY, DATE AND TIME: TBD). THE INTRODUCTORY CLASS IS NOT A HANDS ON CLASS, ITS AN INTRODUCTION TO HOME PC USER SECURITY.

- approach with bargains or to be your guide;
- Beware of pickpockets. A child or even a woman carrying a baby can be a pickpocket;
- Wear the shoulder strap of your bag across your chest and walk with the bag away from the curb
- Try to seem purposeful when you move about;
- Know how to use a pay telephone and have the proper change or token on hand;
- Learn a few phrases in the local language so you can signal your need for help and know the location and telephone number of the nearest U.S. embassy or consulate

Safety

In Your Hotel - Keep your door locked at all times, meet visitors in the lobby, and do not leave money or valuables in your room while you're out.

Taxis - Only take taxis clearly identified with official markings. Beware of unmarked cabs.

Trains - Where possible, lock your compartment and do not accept food or drink from strangers.

When You Drive - Chose a rental car commonly available locally. Don't leave valuables in the car and never pick up hitchhikers. Be suspicious of anyone who hails you or tries to get your attention when you are in or near your car.

How To Handle Money Safely - Change your travelers checks only as you need currency, don't flash large amounts of money, and make sure your credit card is returned to you after each transaction.

Protection Against Terrorism -

- Schedule direct flights if possible;
- Be aware of what you discuss with strangers;
- Avoid luggage tags, dress and behavior, which may identify you as an American;
- Keep an eye out for suspicious abandoned packages or briefcases;
- Discuss with your family what they would do in the event of an emergency;
- Leave no personal or business papers in hotel room;
- Watch for people following you or "loiterers";
- Select your own taxi cabs at random;
- Refuse unexpected packages;
- Drive with car windows closed in crowded streets.

Tips for The Traveler

Another statistic to be aware of is the rate of road deaths per 10,000 vehicles. The countries with the highest rates of traffic fatalities are: Yugoslavia (11.8), Portugal (10.7), Greece (8.1), Spain (6.1), Belgium (5.2), and France (4.8)

Return Address
Street Number and Name
City, State 98765-4321

BULK RATE
US POSTAGE
PAID
PERMIT NO.
00000

ADDRESS CORRECTION REQUESTED

Mailing Address
Street Number and Name
City, State 98765-4321

