



A division of Merchants Information Solutions, Inc.

☛ **49% of Identity Theft events are related to financial issues, monitoring or locking your credit will only identify less than half of the identity theft events**

☛ **51% of identity theft is unrelated to financial events including:**

- Obtaining employment using your good name/ record
- Arrests, warrants caused by someone using your identity or using your identity when caught committing a crime
- Denied jobs, insurance, or loans
- Name, address & telephone number
- Government documents and benefits
- Date of birth/birth certificates (10,000 different agencies can issue)
- Social Security number
- Driver's license number-on renewal - finding another's picture on your drivers license (there are over 240 valid forms of drivers licenses in the U.S)
- Your mother's maiden name
- Fraudulent tax returns
- Accounts with utility companies - wireless carriers
- Renting home/apartment
- Bankruptcy

<p>Credit Card fraud - 26% Phone & Utilities fraud-18% Unemployment fraud - 12% Family fraud - 16%</p>
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The Victims: Middle Americans are the most victimized. Some of those most at risk are:

- Seniors
- Children
- Middle & low income
- Frequent travelers
- Professionals working with the public
- Individuals who are moving, applying for a loan and buying/selling property
- Family members

What to Look for:

- Unknown credit card purchases
- Denial for a loan
- Bank statements and personal records do not match; money missing from your account(s)
- Missing credit card bills or other confidential mail
- Calls from creditors
- Calls regarding personal or financial information
- Unknown charges on your telephone bill and other accounts
- Unknown medical charges
- Changes in access codes, passwords or pin #'s