Worried About Identity Theft? [1]

PII includes name, address, Social Security numbers, date of birth, banking numbers, medical records, age, gender, citizenship, etc. It can be used to charge products and services to credit and debit accounts, open fake accounts, rent property, get medical services, file fake tax returns and unemployment claims, and more.

How do criminals obtain PII?

There are many ways in which criminals can steal (PII):

- Successfully phish someone into clicking a malicious link or attachment through an email or text message.
- Monitor activity on public or unsecured WiFi.
- Dig through dumpsters at homes and businesses for financial and personal information.
- Buy stolen information from underground marketplaces.
- Exploit a security flaw in a network or application.

Act quickly if you suspect or received notification that your PII has been compromised.

Quick action may help to avoid becoming a victim of identity theft. The actions you take will depend on the type of information that has been breached.

- Cancel or close compromised cards or accounts and request new ones.
- Social Security numbers pose the greatest risk because they cannot be changed. Monitor your identity closely; consider using an identity theft protection company.
- Request an Identity Protection Personal Identification Number (IP PIN) from the IRS to prevent tax fraud.

Not sure what information was compromised?

There are still step you should take:

- Change passwords to your online accounts. Create a strong and unique password for each account. Use multifactor authentication when available.
- Set up fraud alerts.
- Considering placing a security freeze on your credit file through each of the three credit bureaus: Experian, Equifax, and TransUnion.

Learn more

- Federal Trade Commission IdentityTheft.gov: When Information is Lost or Exposed [2]
- Internal Revenue Services: Get an Identity Protection PIN (IP PIN) [3]
- Reduce the risk of a compromise at home and work: Top 10 Action to Reduce Risk [4]

Groups audience:
Office of Information Security

Sub Title:

Identity theft occurs when criminals steal your personally identifiable information (PII) and use it to commit fraud.

Source URL:https://www.cu.edu/security/worried-about-identity-theft

Links

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[4] https://www.cu.edu/security/awareness/top-10-actions-reduce-risk