

## **Protect Your Identity Week and National Cybersecurity Awareness Month are in October**

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If you are like me, you have probably read, heard about and/or participated in some type of industry group or national cause through the years that supports an annual “national theme of the month” promotion.

For example, and as many of you know, each month of the year has recognized numerous industry groups (e.g. National Book Month or National Bike Month) or worthy causes (National Breast Cancer Awareness Month or National Alzheimer’s Disease Awareness Month) to support the education and awareness for a specific individual industry group or cause.

In this month’s newsletter, I am highlighting two such causes and encouraging your participation in both the third annual **National Protect Your Identity Week** taking place October 17<sup>th</sup>-23<sup>rd</sup> (for more information please see the Better Business Bureau link [here](#)) and the **National Cybersecurity Awareness Month** in October (please see the Department of Homeland Security link [here](#)).

The 3<sup>rd</sup> Annual Protect Your Identity Week (PYIW) is organized by The Council of Better Business Bureaus (BBB) and the National Foundation for Credit Counseling (NFCC). The BBB is a non-profit organization that sets and upholds high standards for fair and honest business behavior. The NFCC is the nation’s largest and longest serving national non-profit credit counseling organization.

This cause is supported by the fact that the number of identity fraud victims in the United States increased 12 percent to 11.1 million adults in 2009, while the total annual fraud amount increased by 12.5 percent to \$54 billion (please see the 2010 Identity Fraud Survey Report by Javelin Strategy and Research link [here](#)).

In addition to providing ID Theft education to consumers, the BBB and NFCC are encouraging small business owners to participate in the 3<sup>rd</sup> Annual Protect Your Identity Week by taking advantage of educational workshops and shredding events.

The 7<sup>th</sup> Annual National Cyber Security Awareness Month is sponsored by the Department of Homeland Security. Cyber Security Awareness Month can support your cyber education and training and help you with Internet security along with protecting your personal and financial assets.

According to the Department of Homeland Security, **“the cyber threat has become one of the most serious economic and national security challenges we face. America’s competitiveness and economic prosperity in the 21st century will depend on effective cybersecurity. Every Internet user has a role to play in securing cyberspace and ensuring the safety of ourselves, our families, and our communities online.”**

The Department of Homeland Security has provided some cyber security best practices and tips including the following:

- Know who you're dealing with online.
- Keep your web browsers and operating system up to date.
- Back up important files.
- Protect your children online.
- Use security software tools as your first line of defense.
- Use strong passwords or strong authentication technology to help protect your personal information.
- Learn what to do if something goes wrong.

Finally, and if you are lucky enough to live in the greater Phoenix, Arizona area, I invite you and your friends to participate in the **Secure Your ID Day** sponsored by the Arizona Better Business Bureau, Merchants Information Solutions, Inc., (Merchants) and the Arizona Attorney General Fraud Fighters.

Merchants believes that you, the individual consumer, can take action and be the best defense against identity theft. The Secure Your ID Day will take place on Saturday, October 23, from 9:00 to 11:00 a.m. at Merchants headquarters located at 301 E. Virginia Ave, Phoenix, AZ 85004, where individual consumers and small businesses are encouraged to bring up to three boxes/bags of paper documents to be shredded for you on the spot.

The Arizona BBB and Merchants will also provide you with great tips and resources to help protect your identity – online and off.

Sincerely,

Mark

## **FDIC Debt Collection Scam**

For most people, receiving a phone call from a debt collector can be a harrowing experience. Collection agents often sound threatening and always promise harsh actions if you do not pay your debt in full, or at least make some reasonable payment.

Now imagine getting a similar phone call from a federal agency. If you thought the aforementioned debit collection agency sounded threatening, threats from federal agents sound much worse: job loss and possible arrest! Don't be too worried; this is not really a federal agent. It's a scam artist.

### **How it Works:**

You may receive a phone call from someone claiming to represent the Federal Deposit Insurance Corporation (FDIC.) The person on the other end of the line tells you that they have obtained your sensitive personally identifiable information and claim that you owe some kind of debt. They also tell you that if you do not pay immediately, you may be arrested or lose your job. They will also ask you to make a payment over the phone in order to avoid either penalty.

### **Your Defense:**

The FDIC has absolutely nothing to do with debt collection and will rarely, if ever, contact consumers. To try to determine whether the caller is an authentic representative of the organization they claim to be calling for, you should consider the following:

- Make the caller identify for whom they are collecting.
- Do you owe any money to, or even have an account with that organization?
- Do you even have any outstanding debt?
- Are you behind on your payments?

If your answers to the above questions is no, hang up the phone. Don't give them the time of day.

If a caller claims to have your Social Security Number or other personally identifiable information, you may already be a victim of identity theft. Run a credit report on yourself to determine if you have any new accounts that you did not approve. Place a fraud alert with the credit bureaus to block any new account requests. This will also alert you when someone attempts to use your credit information for fraudulent purposes and may lead to the capture of the identity thief.

If a legitimate collection agency is trying to collect money from you, they should send a notice via postal mail and start making phone calls only when notices go unanswered. Never allow anyone to bully you into making a payment over the phone. If you are not comfortable with the conversation and suspect foul play, ask that they contact you in writing regarding the matter.