



# TOWN OF MANLIUS POLICE DEPARTMENT



## IDENTITY THEFT INFORMATIONAL SERIES

SERIES 1

03.06.2018

### TOPICS



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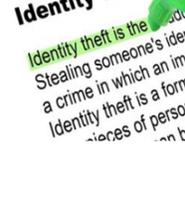
A look at series two

### About the Identity Theft Series



The Town of Manlius Police Department would like to invite citizens to our Identity Theft informational series. This series will promote identity theft awareness, teach consumers about the different types of identity thefts scams, how to protect your identity, warning signs to be on the lookout for and steps you can take if you're a victim. Here in this first series we elaborate on what is identity theft, how it can affect you and things you can start to do now to prevent your identity from being stolen. Throughout this series the Town of Manlius Police Department will attempt to educate citizens on identity theft. If you are the victim of identity theft call 911.

### What is Identity Theft?



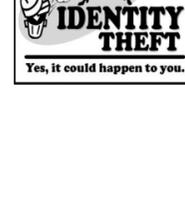
Identity theft is the fraudulent appropriation of another individual's personal identifying information, without their consent, for personal or financial gain. Personal identifying information includes but is not limited to: a name, place and date of birth, social security number, driver's license number, address, phone number, mother's maiden name, bank accounts, routing numbers, credit card numbers, passwords and PIN numbers. With these different types of information, a criminal can commit fraud. The United States Department of Justice first defined Identity Theft as, "knowingly transfer[ing] or use[ing], without lawful authority, a means of identification of another person with the intent to commit, or to aid or abet, any unlawful activity that constitutes a violation of Federal Law, or that constitutes a felony under any applicable state or local law.", under the Identity Theft and Assumption Deterrence Act on October 30, 1998.

### Why do thieves use this information?



Thieves use another individual's personal identifying information in all manner of ways to obtain goods, money, property or services. Some examples of this are: opening credit cards, receive lines of credit, get a loan, make large purchases, receive medical benefits, drain another individual's bank account of funds, make fake IDs or use another individual's information during an arrest. In 2012 the Financial Fraud Research Center (FFRC) analyzed case studies from 1990 – 2012. The FFRC found that those interviewed who were convicted of fraud had a mindset fixed on obtaining wealth, lifestyle and power.

### How can Identity Theft affect you?



Identity Theft can have a major impact on the individual whose information has been stolen, such as: financial loss, receiving bills for accounts you did not open, poor credit rating, being denied credit, warrants or summons for crimes you did not commit and loss of reputation. These consequences are a short list that may take months or years to correct. In addition to the individual's losses; credit companies and merchant businesses, in most cases, bear the brunt of the immediate financial loss. According to the 2008 Journal on Economic Perspectives, this indirectly affects consumers because credit issuers and merchant prices, fees, and interest rates rise to offset the cost of these financial losses. The 2008 Journal of Economic Perspectives analyzed the annual risk of Identity Theft incident and concluded from the data, "...on average, people who live to the age of 65 should expect to have their identity stolen – and not just a credit card – at some point in their adult life." In 2012 the FFRC did an analysis of all previous case studies dating back to 1990 on fraud victim's age, gender, race, financial status, financial literacy, education, marital status and urban versus rural environments. They concluded that there is no typical consumer fraud victim and that every individual at some point in their lives could be vulnerable to scams, fraud or identity theft.

### What types of charges are put on these criminals?



The United States Department of Justice website states that in 1998 congress created new identity theft offenses and passed the Identity Theft and Assumption Deterrence Act. Criminals may be charged with felonies and misdemeanors depending on the amount of financial loss the victim accrues; most of these sentences carry a maximum term from fifteen to thirty years imprisonment, fines and criminal forfeiture of personal property used to commit the offense. Identity Theft charges can range from criminal impersonation and grand larceny to unlawful use of a skimmer device. The reason there are so many different criminal charges for identity thieves is because there are so many different scams that thieves use to unlawfully obtain and use another individual's personal identifying information. The highest charge being Identity Theft in the first degree, a class D felony, in which the victim has suffered a financial loss of two thousand dollars or more.

### How can I stay up to date with the most current scams?



Identity thieves invent new various scams every day. Consumers should try to stay as knowledgeable as possible with these scams to avoid them. The best way to do that is to watch or follow your local news to see scams others are facing in your local area. Another great resource is the Federal Trade Commission website, where new federal scams are updated regularly. The link below is to the Federal Trade Commission scam-alert webpage. The best way to recognize what is and, is not, a scam is to educate yourself about identity theft and arm yourself with prevention techniques, which the Town of Manlius Police Department aims to do throughout this series.

<https://www.consumer.ftc.gov/scam-alerts>

### Why should any of this be important to me?



Your identity is always at risk of being stolen. Identity thieves target all demographics and harm individuals, businesses and the economy. Victims may deal with heavy financial and emotional burdens when their identity has been stolen. Identity thieves are hard to pin down and change their tactics daily. In most cases of identity theft months of fraud have gone by without a victim's notice. In 2006, the President's Identity Theft Task Force, was created to identify the problems and threats associated with identity theft. This Task Force also set out to develop a strategic response to identity theft on a federal scale. They determined that there is no quick solution to the identity theft problem and the best way for individual consumers to protect themselves from identity theft is to be proactive in safeguarding their personal identifying information.

### A look at next month's series



This series will attempt to educate individuals on the different types of scams, prevention strategies to protect your identity, warning signs to be on the lookout for and what you can do if you're a victim. Be on the lookout for the second installment in the Identity Theft Series, "Physical Scams and their Warning Signs." We will look at mail fraud, dumpster diving, eavesdropping, pickpocketing and what you can do to protect your identity from them. The Town of Manlius Police Department reminds citizens if they are ever a victim of identity theft to call 911.

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If you are ever a victim of Identity Theft call 911.