Identity theft is the nation's fastest growing crime according to FBI statistics and identity theft/fraud is the fastest-growing category of Federal Trade Commission (FTC) complaints.

"Identity theft" refers to crimes in which someone wrongfully obtains and uses another person's personal data (i.e., name, date of birth, social security number, driver's license number, and your financial identity—credit card, bank account and phone-card numbers) in some way that involves fraud or deception, typically for economic gain (to obtain money or goods/services). Criminals also use identity theft to fraudulently obtain identification cards, driver licenses, birth certificates, social security numbers, travel visas and other official government papers.

**Business Record Theft:** They get your information from businesses or institutions by stealing files out of offices where you're a customer, employee, patient or student; or bribing an employee who has access to your files; or even "hacking" into the organization's computer files.

**Shoulder Surfing:** A "shoulder-surfing" identity thief, standing next to you in a checkout line, can memorize your name, address and phone number during the short time it takes you to write a check. An identity thief can stand near a public phone and watch you punch in your phone or credit card numbers (or even listen in when you give your credit-card number over the phone for a hotel room or rental-car.)

**Dumpster Diving:** They rummage through your trash, or the trash of businesses, and landfills for personal data.

**Under the Color of Authority:** They fraudulently obtain credit reports by abusing their employer's authorized access to credit reports, or by posing as landlords, employers or others who may have a legitimate need/right to the information.

**Skimming:** They steal your credit/debit card account numbers as your card is processed at a restaurant, store or other business location, using a special data collection/storage device known as skimmer.
Revised 04/14

How can I tell if I'm a victim of identity theft?
- Monitor the balances of your financial accounts.
- Look for unexplained charges or withdrawals.
- Other indications of identity theft include:
  1. Failing to receive bills or other mail, this may signal an address change by the identity thief.
  2. Receiving credit cards, and/or statements of accounts, for which you did not apply.
  3. A lender tries to repossess a car you didn't know you owned.
  4. Being contacted by the police after a crime is committed in your name.
  5. Being denied credit for no apparent reason.
  6. If you're ever denied credit, FIND OUT WHY, especially if you haven't reviewed your credit report lately. This may be the first indication you get that someone has stolen your identity and is racking up charges in your name.
  7. Receiving calls or letters from debt collectors or businesses about merchandise or services you did not buy.

**REACT QUICKLY**

If a creditor or merchant calls you about charges you didn't make. This, too, may be the first notice you get that someone has stolen your identity. Get as much information from them as you can and investigate immediately.

If you have any questions call the Community Services unit of the KU Public Safety Office at 864-5900, email us at kupso@ku.edu or visit our home page at: http://publicsafety.ku.edu/

The annual security report about KU safety policies, crime statistics, and campus resources is available online at www.ku.edu/safety, or on paper by contacting the Office of the Vice Provost for Student Affairs, 133 Strong Hall, (785) 864-4060.

KU prohibits discrimination and harassment. Report discrimination and harassment to the Office of Institutional Opportunity and Access at IOA@ku.edu or (785) 864-6414, 711 TTY